

No. 1152

NEW YORK, OCTOBER 28, 1927

Price 8 Cents

FAME AND FORTUNE STORIES OF BOYS WEEKLY.

WHO MAKE MONEY.

MONEY MAKER MACK, OR THE BOY WHO SMASHED A WALL STREET "RING."

By A SELF-MADE MAN.

(A WALL ST. STORY)

OTHER STORIES



The uproar was tremendous as the angry men chased Mack along the corridor to the stairs. They meant business, and the boy knew it. Down the stairway he flew, three steps at a time, with the bunch at his heels.

FAME AND FORTUNE WEEKLY

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Money Maker Mack

OR, THE BOY WHO SMASHED A WALL STREET "RING"

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CHAPTER I.—Caught In the Market

"Teddy," said Broker Mack to his son, "this has been a bad day—a regular Black Friday—for those on the wrong side of the market."

His manner and tone of voice indicated that things had not gone very well with himself, and, as a matter of fact, they had not.

"Yes, sir; it's been a Waterloo for the bulls."

It was a little after five o'clock in the afternoon, and father and son were seated together in the private room of Mr. Mack's brokerage office in Wall Street.

All the clerks had gone home, and the corridor outside was deserted and silent, except for the occasional footfall of some belated employee on his way to the elevator.

Teddy Mack was a bright, clever boy of eighteen. He had been working for his father for the preceding two years—as messenger for the first six months; then as clerk in the counting-room for a year, and, finally, during the past six months, as representative on the floor of the Board of the Stock Exchange.

He had gone into the business determined to master it and become his father's junior partner some day. He had progressed so rapidly that Mr. Mack had decided to give the boy a third interest in the office on the first of the coming year.

The events of the day on which our story opens, however, altered Teddy's prospects very materially.

"I need scarcely tell you how I stand at the present moment," said Mr. Mack. "You know I was heavily interested in O. & B. I was long on 20,000 shares, the price of which I expected to go to par. It touched 97 5-8 at noon, and then—"

"The slump set in and prices went to smash. The bears carried the market with them in spite of the efforts of the Nixon clique, which was supporting O. & B., and a panic took place."

"Exactly. O. & B. dropped to 85 inside of an hour. It kept on down till it closed at 77 5-8—a drop of twenty points altogether. I have been badly caught. In fact, Teddy," he added in a shaking voice, "I am absolutely ruined. I cannot meet my engagements. Here is the notice I have prepared for you to deliver to the chairman of the Exchange in the morning. Read it."

He handed the paper to his son. This is what Teddy read:

New York, October 13, 19—.

"Chairman N. Y. Stock Exchange.

"Dear Sir—I regret to be compelled to inform you that I am unable to meet my engagements. You will please notify the members of the Exchange that they are authorized to close out all contracts with me, either under the rule or at private sale, and oblige,

"Yours respectfully,

"LAWRENCE MACK."

Teddy laid the paper on his father's desk.

"Maybe things are not as bad as you think, sir," he said.

"My dear boy, they couldn't be worse. My seat will have to go, and it will take every dollar I have in the world to make a partial settlement. My creditors will take our home as well, and I will leave the Street an absolute pauper. I have always been a square man, and now at this supreme moment of misfortune I do not intend to hide away any of my resources. I have played for a fortune and—I have lost. Had things turned out as I looked for, I should be worth at this moment something over half a million. No one is to blame for the position I find myself in but myself, and hard as it is to realize that at my time of life, after a successful career of over twenty years, I must eat humble pie, my chief concern is the thought that your mother, your sister and yourself are involved in the ruin which has overtaken me."

"You needn't worry about me, father," replied Teddy. "I can take care of myself."

"Yes, I think you can, but it is different with your sister. She has been brought up in an atmosphere of comparative luxury, and—"

"Nellie can take care of herself, too, if it comes to the pinch."

"How can she? She hasn't the slightest idea of what it means to have to work for one's living. Besides, a young woman, even if prepared in a way to encounter the world, is handicapped in many ways. I cannot bear to think of your sister being obliged to earn her own living after having enjoyed all the advantages that a position of affluence affords," said Mr. Mack, with emotion.

"Well, we won't talk about Nellie, father; let's get back to business. You say you are ruined?"

"Absolutely."

"You think you can't meet your engagements?"

"I know it."

"Explain."

"I bought 20,000 shares of O. & B. at an average price of 89—total \$1,780,000. It is now worth on a falling market, \$1,550,000. Loss, \$230,000, on that single transaction. I borrowed \$1,068,000 on the stock at my bank to swing the deal. The loan has been called in. There is the notice from the bank. I will have to sell the stock first thing in the morning to settle with the bank. If it goes around the present market I will have about \$480,000 to settle engagements aggregating over \$700,000. I have raised money on all the securities I possess except the block of 50,000 shares of New Almaden Oil—par value \$10; market value, \$1 with a big string to it; probable value 50 cents. Nobody would lend anything worth speaking of on it. I intended to make you a present of it. I will do so now, as my creditors would hardly consider it an asset of any importance. The office of the company is at San Jose, Cal. Send the certificate to the secretary and have it transferred to your name on the books. Some day it will be valuable. I have always believed so. It is non-assessable, so you can't very well lose it."

Mr. Mack got up, went to his private safe, took out a long envelope endorsed "New Almaden Oil Co.", and handed it to his son.

"Thank you, sir. I'll take care of it. It's worth 25,000 at any rate, according to your statement."

"If you can find a purchaser, which is doubtful, as the company's affairs are not bright at present."

"To get back to O. & B. You say you are \$230,000 to the bad on that alone?"

"Figures never lie. I am short that sum at this moment. It may be larger in the morning after the Exchange opens."

"I think not, sir," replied Teddy confidently.

"What do mean?"

"You are figuring on the ruling value of the 20,000 shares at this stage of the game."

"Certainly. How else can I figure?"

"I will show you. I was on the floor all during the panic. I sent you word the moment I saw signs of the slump in the air to sell out O. & B. in a hurry."

"I know you did. Would I had authorized you to do so, but I didn't believe anything would happen, and told you not to think of selling under par."

"That's what you did, father, and for the first time in my life I disobeyed your orders. I sold 5,000 shares to Hallam & Naseby for 95."

"What!" shouted Mr. Mack. "You sold 5,000 to Hallam & Naseby for 95?"

"I did. There's Mr. Hallam's acceptance. It's worth \$475,000 to you. You are, therefore, \$87,500 better off than you thought you were right there."

"My dear boy, you never said a word about this when you came in."

"The head bookkeeper has a record of the transaction just the same. I wanted to surprise you."

"You have surprised me. I may be able to squeeze through now if given time," said the broker. "I don't think it will be necessary to send that notice to the Exchange."

"That's what I thought," smiled Teddy.

"Nevertheless, I'll have to sell my seat, and mortgage my house heavily."

"Let us hope not the latter, father."

"I see no escape from it."

"Perhaps you will when I tell you that I sold another 5,000 shares of O. & B. to Bailey & Co. for 89, and there's Mr. Bailey's memorandum," said Teddy, coolly laying the slip of paper before his astonished sire. "That saves you another \$57,000 as things stand, or \$145,000 altogether, which will come in very handy when you begin making your settlements."

"Teddy, you have saved my reputation. I can now pay every dollar I owe without touching the house. Furthermore, I will not need to sell my seat, though I will have to pledge it for a considerable sum. You are certainly a wonder, my son. You didn't sell any more O. & B.?" he added, almost jocosely.

"No, sir! I couldn't find another purchaser at any figure I was willing to let it go at. I think the worst is over, and we'll be able to sell the remaining 10,000 shares around 77. Of course, if the panic continues in the morning, and the stock goes much below 77, you'll lose a considerable additional amount, but still I judge as matters look you'll be able to crawl out of your trouble and continue business."

"I don't know. I may have to wind up, for at the very best my resources will be so terribly cramped that I may find it advisable to leave the Street for good. It is time I took a long vacation, for I hardly feel effectual to the strain of rehabilitating a demoralized business."

"Then turn it over to me, father, and I will try to run it under economic conditions. Maybe I'll be able to make something out of it."

Mr. Mack looked at his son intently.

He was strongly tempted to do as the boy suggested, for the shock he had just suffered had sickened him of the fame of chance he was engaged in.

He longed to take his wife and daughter and go away to some quiet spot for a year, at least, and try and secure a fresh lease of life.

He did not feel at all equal to the strain of continuing in Wall Street under the changed conditions he would be up against under the most favorable settlement he could expect.

The boy had shown great ability in dealing with the market under strenuous circumstances, and that spoke well for his future prospects in the Street.

The broker never felt such confidence in him as he did now.

"I will consider the matter, Teddy," he said. "Everything will depend on how I come out of this panic. We will speak about it again in a day or two. Now I think we will go home. It is almost six o'clock, and the janitor will want to clean up. An hour ago I felt that I could hardly meet your mother and sister, but now the dark cloud, thanks to you, my boy, wears a silver lining. Let us hope it will remain so—that the worst is past."

He got up, shut his desk and his son helped him on with his overcoat.

Five minutes later they were on their way uptown

CHAPTER II.—Teddy Turns Down a Tempting Offer.

Next morning when the Exchange opened for business, O. & B. broke to 76 1-2, at which price Teddy, who was on the floor, watching his chance to get rid of the 10,000 shares belonging to his father, found a customer for the block.

After that the stock was pounded down close to 70, but neither Teddy nor his father had any further interest in it.

The panic had strewn Wall Street with any number of wrecks in the financial line, and several traders went to the wall, unable to meet their engagements.

How many lambs had their pocketbooks crippled no one ever heard, or took the trouble of finding out.

The Street was accustomed to their plaintive bleating after a slump, and their wails attracted no attention.

They had helped pad the bank accounts of the bears, and their usefulness in that respect was duly appreciated by the men who were benefited.

During the next two or three days Broker Mack settled with his creditors for one hundred cents on the dollar, and none of his business associates suspected how badly hit he had been.

They knew he had been long on O. & B., and that he had lost money, but as he didn't ask any favors of those he owed money to, they naturally supposed that he had weathered the storm all right.

Only one man really knew the truth, and that was a big operator, a particular friend of Mr. Mack.

The broker applied to him for a loan of two-thirds of the value of his seat in the Exchange, and as this was a rather unusual proceeding, Mr. Mack made a clean breast of his position.

He got the money and the operator got a lien on his seat.

The whole matter was a confidential one and not likely to become known.

When everything had been straightened out Mr. Mack and Teddy had a long talk.

The broker decided to retire indefinitely from the Street and turn his business over to his son.

As the boy was only eighteen, Mr. Mack couldn't turn his seat over to him, for that was contrary to the rules of the Exchange under the circumstances.

Teddy couldn't become a member of the Exchange until he was of age.

To get around the difficulty it was arranged that Teddy should be made junior partner, and the sign altered to Lawrence Mack & Son.

Although the boy would actually be the whole "shooting match," all business would have to be done under the firm name, just as if his father was still at the head of the business.

To cover all exigencies, Mr. Mack executed a power of attorney to Teddy, authorizing him to sign checks on his bank in the firm name, sign all papers in connection with the business, and otherwise to act in his place.

While these matters were being put through, the broker's wife and daughter were making arrangements to close their home, though Teddy was to live there with one servant.

The brokers soon heard that Mr. Mack was going to California, with his wife and daughter, for his health, and that Teddy was to run the business while he was away.

As the boy was rather popular with the traders, he was congratulated on not only becoming a full-fledged broker, but virtually head of his firm.

Mr. Mack appeared at the office daily, and transacted business as usual until everything was ready for his departure.

Then he bade his small office force good-by, told them that Teddy was the boss until further notice, and after extending his adieu among his particular associates of the Street, turned his back on Wall Street, and on the following day said good-by to New York and, with his wife and daughter, started for the Pacific Coast.

Teddy was left to look out for himself.

His resources were not particularly encouraging.

The firm's bank balance was small—a bad outlook for a crippled business.

The securities of real value his father had owned had been sacrificed to raise a portion of the money needed for his settlements.

All that was left to Teddy in that line was the 50,000-share block of New Almaden Oil Co. stock, the value of which was problematical, though it was quoted at around a dollar a share, and small lots changed hands occasionally at that price; and a bunch of mining shares of different Nevada mines, which had come into Mr. Mack's hands one way and another.

Some of them had no value at all in the market, while the rest were worth anywhere from five cents to twenty-five cents a share.

Teddy's father had never counted them among his assets, and he told his son so when he handed him the key and the combination of his private safe.

Altogether the boy was badly handicapped in his start as a broker, for in addition to his regular running expenses he had to meet the interest when it came due on the sum loaned upon his father's seat in the Exchange, a matter of \$3,600 a year.

Teddy, however, did not feel discouraged at the outlook.

He knew what he would be up against when he tackled the situation, and he was ready to put his shoulder to the wheel and show what kind of stuff he was made of.

The only person in the office who was fully aware of the problem the young broker was face to face with, was the old white-haired book-keeper and cashier, who had been with Mr. Mack from the day he started in business, over twenty years since.

He was a faithful and valued employee, and had promised Mr. Mack that he would do everything he could to help Teddy run the business.

The boy greatly appreciated having such a right bower at his elbow, and he began his new career with confidence and hope.

On the second morning after Teddy had taken full possession of his father's private room as the acknowledged boss, a visitor was announced, just as he was ready to go over to the Exchange to execute a couple of orders for customers.

"What's the gentleman's name, Eddie?" he asked the office boy.

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"Gorham. There's his card," replied the small youth.

Teddy glanced at the card, which simply showed: "George Gorham, Room 999, Mills Building."

"Show him in, Eddie," he said.

A tall, well-built man, with a saturnine countenance, walked in.

"You are Mr. Ted Mack, I believe?" said the visitor.

"Yes, sir. Take a seat."

"You are, I understand, the managing partner of the firm at present?" said Mr. Gorham, seating himself beside the boy's desk.

"Yes, sir. I am Lawrence Mack & Son till further notice."

"Very good. I like to be sure of the responsibility of the person with whom I talk business."

Teddy nodded and waited with some curiosity to learn what particular business had brought Mr. Gorham, whom he had never seen or heard of before, to his office.

"About a year ago your father purchased a large block of New Almaden Oil Co. stock. As it still stands in his name on the books of the company, I conclude he has not parted with it," began the gentleman.

"He has lately turned it over to me, and it is now my individual property," replied the boy. "I sent the certificate to the secretary of the company at San Jose, about ten days ago, to have it transferred to my name, and it is probably on the way back by this time. What about it?"

"Do you care to sell the stock?"

"I am not particularly anxious to do so."

"The market value is nominally one dollar or something less, but the actual price at which it changes hands now is nearer fifty cents," said Mr. Gorham.

"I am aware of that," replied Teddy.

"I will give you sixty cents for your 50,000 shares."

"No, sir; it isn't for sale at that figure."

"Then perhaps you will say what you will take for it?"

"As I can afford to hold it I don't think I care to put a price on it. I believe it is only a question of time when the company will extricate itself from its present difficulties, then the promised developments may be looked for, and the stock will go up in value."

"It will be a long time before the company can resume its boring operations, as it has a heavy law suit on its hands which may not be settled for years. In the meantime the stock will remain a drug on the market, and large blocks, like yours, will not find a purchaser."

"You seem to want it, though."

"I want a large block of it for a particular reason, and am willing to pay—well, seventy cents for it. How does that strike you?"

"It doesn't strike me at all. Frankly, I wouldn't take a dollar a share for it if you made that offer," replied Teddy.

Mr. Gorham looked disappointed, and he tapped the desk with his fingers and remained silent for some moments.

"Then you have made up your mind to hold on to it?" he said.

"I have. Unless I am much mistaken, it has a future."

"Perhaps, if the company wins its suit; otherwise, the chances are against it."

"You appear to be willing to take those chances by offering me seventy cents a share for the stock," replied Teddy.

"I have a special reason, as I said before. However, if you won't take seventy-five cents—"

"I thought your offer was seventy?" said the boy, with a smile.

"I have raised it five cents; in fact, I will make it eighty cents. That's \$40,000 for your block. Say the word and I will give you my check for ten per cent. of the amount, the balance payable on delivery of the certificate."

To say the truth, the offer was a tempting one to Teddy.

He needed money badly in his business, and \$40,000 looked as big as a house to him.

The fact that his visitor offered so much more than he could get for the stock in the open market made him wary of closing with the offer.

He could see that Mr. Gorham was eager to buy the block, and it naturally struck him that there must be some strong reason behind the offer.

He believed that the gentleman was in possession of some inside information of a favorable nature regarding the company's affairs.

Still \$40,000 was a lot of money, which he could use with great advantage at the present time. When Mr. Gorham saw the boy hesitate he pulled out his check book and opened it.

"Shall I make you out a check for \$4,000?" he said.

"No; I'll have to consider your offer. I'll send word to your office some time today whether I'll take it or not," replied Teddy.

"No, I must have your answer now. If you won't take me up right here, the proposition is off."

"Very well," replied the boy, quietly, "the matter is off then."

"You refuse eighty cents?"

"I do."

"You'll regret it after I am gone."

"Perhaps I will, but I'll take the chances of that."

"All right, you are the doctor," said Mr. Gorham, rising. "Look here, I'll give you one dollar a share, ten per cent. down."

"No, sir. I have concluded to hold the stock."

Mr. Gorham stroked his black moustache and looked hard at Teddy.

"I guess we can't do business," he said, somewhat impatiently.

"Not in New Almaden Oil."

"Fifty thousand dollars is a lot of money to turn down for a stock that has a doubtful standing."

"Not if the stock is worth more."

"How can it be worth more? You know that you can't go on the Curb and get anything like that price."

"That's true as far as my information goes; but nevertheless, if the stock is worth a dollar a share to you it ought to be worth it to me."

"Nonsense! There is reason in my case."

"Of course, or you wouldn't make the offer. If I hold on to it a while longer I may learn what that reason is."

"I see what you mean. You think something will come out that will affect the price favorably. Very well; if you prefer to bank on an uncertainty to accepting my offer we'll say no more about it. Good-day."

"Good-day, Mr. Gorham."

His visitor departed clearly not satisfied with his refusal to part with the stock.

"There's something in the wind in relation to New Almaden Oil," said Teddy, as soon as he was alone. "No sane man is likely to offer a dollar a share for stock if he doesn't see a profit in the investment. There isn't a man in Wall Street who would give over seventy-five cents, if he would give that much, for my block, unless he was in possession of important information about the property. Mr. Gorham is wise to something not generally known, and I'm going to hold on to my stock on the chance that I'm right in my supposition."

Thus speaking, Teddy put on his hat and went over to the Exchange.

CHAPTER III.—Miss Stanley.

Teddy returned to his office about one o'clock and then he told Mr. Mason, the cashier, about Mr. Gorham's visit, and the offer of one dollar a share he had made for his block of New Almaden Oil.

"You did right not to sell," said the cashier, "though the money would put you on your feet. There is something back of his offer or he wouldn't have made it."

"That's how I figured it. Mr. Gorham has good reason for believing that the stock will soon be worth more than a dollar before a great while. I am satisfied that the New Almaden Oil Co. is a good proposition, and I'm going to see it through. My father planned to stay in San Francisco a month before going to Los Angeles. San Jose is only fifty miles from San Francisco, and he could go there in less than two hours by rail. I mean to write him at once, telling him of the offer I had for my oil stock, and ask him to look into the matter, even if he has to go on to the property and see what information he can pick up there. In this way I might get a hint of what is in the wind."

The cashier agreed that Teddy couldn't do better than to write to his father as he proposed.

"This man Gorham may be acting for some syndicate that is trying to secure a controlling interest in the oil property. Your block of 50,000 shares is quite an item. It is possible you may hear from Gorham again soon. If your stock is of vital importance to a syndicate interested in the oil company, you are likely to be tempted by a still higher offer."

"That would only make me more decided in my refusal to sell the shares."

The cashier nodded and the subject of the New Almaden Oil Co. was dropped for the time being. That afternoon Teddy accidentally overheard a well-known operator tell a prominent broker, named Greene, to buy all the A. & D. shares he could get at around the market, until he got orders to stop. That was as good as a tip on a rise in A. & D.

"I can't do better than get in on this," thought the young broker. "I must talk it over with Mr. Mason, and see what he thinks of it. I can't very well draw any of my cash without letting him know, as it is his business to keep track of my resources."

When he reached the office he called his cashier into the private room and told him what he had heard about A. & D.

"It looks like a good thing, but you haven't money to spare to go into it," said Mr. Mason.

"Not to buy the shares outright. I could buy 1,000 on margin," replied the boy.

"I don't approve of marginal speculation. The people whose limited capital compel them to speculate that way are nearly always getting caught."

"That's right," answered Teddy; "but in this case I'll have the advantage of a pretty good pointer."

The young broker finally said that he had made up his mind to make the deal, so the cashier had nothing more to say. Teddy drew a check for \$10,000 to order of "Self," went over to the bank and cashed it, and then called on a broker who was a particular friend of his and asked him to put the deal through, giving as his excuse that it was a personal matter which he didn't care to put through his office.

"All right, Teddy, I'll do anything to oblige you," said the trader, and forthwith the deal was made.

An hour later he notified Teddy that he had got the shares at 80. After that Teddy kept his eye on the A. & D. pole and he soon saw the broker to whom he had heard the operator give his order to buy A. & D., start in to take all the A. & D. stock that was offered to him. Teddy estimated that he purchased a great many thousands of shares in three days that he gave his attention solely to that stock. Then he dropped out of the case apparently, and another broker took his place. The second trader started in to bid up the price, an eighth of a point at a time. He took in a few thousand shares at advanced figures, and then offers of the stock grew scarce and he ran the price up to 90. Other brokers now began taking a hand, and by two o'clock that day, just a week after Teddy made his deal, the price reached par.

The young broker concluded that that was as far as he'd risk his margin deal. He had 1,000 shares and stood to win \$20,000. He hunted around till he found his broker who held the stock for his account and told him to sell the shares. The broker offered it at once at 100 $\frac{3}{8}$, and he had no trouble in getting a purchaser. An hour later a bear raid broke the market price on A. & D., and it dropped to 95 in a few minutes. Then three o'clock struck and business was over for the day. When he returned to the office he told Cashier Mason that he had closed out his deal at a profit of \$20,000.

"You're very fortunate, Teddy," replied the old man, in a tone of congratulation. "That money will come in very handy for you."

"I should say so. My bank account looked so thin that I was afraid it might go into a decline," he laughed. "It will give me great pleasure to write to my father this afternoon that I have fattened it up to the extent of \$20,000."

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That will give him the idea that I am doing pretty well at the business; but just the same I don't mean to tell him that I made it on a margin deal."

Although Teddy heard nothing more from Mr. Gorham in relation to the New Almaden Oil Co. stock, he had not forgotten the matter. During the two weeks that had passed since that gentleman's visit the young broker had made many inquiries about the oil property of men who kept track of such things, but was unable to find out anything suggestive of a change in the fortunes of the company for the better. He kept a sharp eye on the papers that would be likely to report any information about the oil fields of California, or elsewhere, but failed to glean the least bit of news on the subject that interested him greatly. He had written to his father to investigate the affairs of the company for him, but could not tell when he would get a reply dealing with the matter.

In the meantime the price of New Almaden Oil went lower than ever, and Teddy found on talking with brokers dealing in such stocks that he would be lucky if he could find any one who would take his block of shares off his hands at 40 cents. In the face of his investigations he wondered why Mr. Gorham was so willing, even anxious, to purchase the stock for one dollar a share two weeks back.

"It is quite possible that I made a mistake in refusing \$50,000 for my stock," he said to himself. "It seems that \$20,000 is about all it is considered worth by those well informed on the subject. If I had sold it for one dollar a share, it seems to me I could buy it back in small quantities today at forty or fifty cents. That is, provided I could find that amount of shares on the market hereabouts. Well, I don't care. The stock didn't cost me anything, so what's the odds? If I'm out \$30,000 by turning down the offer I had, why it's one of the mistakes we all make some time or another."

Consoling himself in that philosophical way he turned his attention to other matters. Teddy left his office about four o'clock that day to go up-town. As he was approaching the elevator a young lady stepped hastily from an up cage and hurried toward him. She looked frightened and excited, but the young broker did not fail to notice that she was uncommonly good looking. She was very well dressed and looked to be about seventeen.

"I beg your pardon," she said, stopping before Teddy, "but is Lawrence Mack, stock broker, on this floor?"

"He is my father, miss. He is not in the city at present. I am running the office now. Can I do anything for you?" replied the boy, looking at the girl with much interest.

"Yes, yes; you can," she said, nervously, casting a hurried backward glance at the elevators. "Will you take me to your office, if I am not asking too much?"

"Certainly. Come right along," said Teddy, leading the way.

He opened the door and ushered her into the waiting-room, and then piloted her into his private office.

"Take a seat, miss, and let me know how I can serve you."

"I hope I'm not detaining you from some business engagement," she said, turning her great brown eyes anxiously on his face.

"Oh, no; I was just going home. I am entirely at your service."

"You will want to know who I am, I suppose, before you do business with me?"

"Naturally," replied Teddy.

"My name is Miss Stanley."

The boy bowed.

"I live up-town in Harlem—in a flat," she explained. "No. — West 128th Street. My parents are dead and I reside with my uncle. He is not my legal guardian, though I naturally bow to his authority in all things that I consider reasonable. Some little time before my father died he gave me a certificate of stock representing 5,000 shares in the New Almaden Oil Co."

"The New Almaden Oil Co.!" repeated Teddy, in some surprise.

"Yes. I presume you have heard of it?"

"I ought to know something about it as I have 50,000 shares of that stock myself."

"Indeed! Then you can tell me something about it," she said, eagerly.

"To tell you the truth I know very little about it, though lately I have been making inquiries concerning it. I know the property is located in the midst of a rich oil-producing district of central California, and that it ought to be a good proposition; but the company is tangled up with a big lawsuit on its hands and, therefore, the stock is not at present considered a popular investment."

"That is what my uncle told me about it, and he has never shown any interest in my stock until two weeks ago. Then he asked me to turn it over to him to take care of for me. I objected to doing that, as my father told me it was worth about one dollar a share, and advised me not to sell it even for that, as he said that some day it was bound to be worth much more."

"Well?" said Teddy, as she paused, feeling interested in finding out why the girl's uncle showed a sudden interest in the stock.

"He insisted that I give the certificate to him on the ground that he was practically my guardian, and that it was his duty to take charge of any property I was possessed of."

"Did you hand it over to him?"

"I did not. I kept it in my trunk under lock and key."

"I guess you did right. He must have had some special reason for wishing to get hold of your stock all at once."

"That's what I thought. I regret to say that for reasons I was afraid to trust him with it."

"What did he do when he found you wouldn't give it up?"

"He made a big fuss, but I remained firm on the matter, so all his talk did him no good. He then took another course that I never suspected he would do."

"What was that?"

"He got a locksmith to open my trunk one day when I was away."

"The dickens! And he took the stock?"

"Yes. I didn't miss it, for it was at the bot-

tom of my trunk and I had no reason to look at it. One evening I came into the dining-room where my uncle has his desk, and where he always sits evenings when he is in the house. I found him dozing over his paper. I went to the steam radiator, which is near his desk, to warm myself, as the steam was low that evening through the flat, and I have noticed that it always came up better in the dining-room than in any other of the rooms. While standing there I was surprised to see my certificate of the New Almaden Oil Co. on his desk. Quite dumbfounded at the circumstance I rushed back to my room and looked in my trunk. The certificate was gone. Then I knew that my uncle had got possession of it in some way. I was very angry, and determined to get it back. I returned to the dining-room. My uncle was still asleep. I picked up the certificate and hid it in my bed, being afraid to trust it in my trunk again. Later in the evening my uncle discovered it was gone, and hunting me up accused me of taking it."

"What did you say?" asked Teddy.

"I admitted it, and asked him how he came to have it. He admitted that he had got it through the assistance of a locksmith. I told him what I thought of his conduct, and we had a stormy scene, in which my aunt joined, taking his part, of course. I then and there declared that I would leave their flat and take a room at the Young Woman's Christian Association. They both ridiculed the idea, and asked me how I expected to support myself, since I had not been brought up to work, and that the income on which I lived was wholly under my uncle's charge, he declaring that I should not draw a cent of it if I left his flat."

"Has he authority to keep your income back?"

"I don't know, but he exercises it."

"Well, go on, Miss Stanley."

"As I had a few dollars saved up I determined to show my uncle and aunt that I had a will of my own, and leave the house today. My aunt evidently suspected my purpose, for she kept a close watch on me, but this afternoon I succeeded in eluding her and getting out. I engaged a room at the Young Women's, and then I came down here to either sell my New Almaden Oil Co. shares, or to borrow some money on them for a while. I met a friend on the way and he told me to call at this office, and here I am."

"I am glad you came and will do all I can to help you."

"Thank you. I shall be ever so much obliged," she answered, with a smile.

"May I ask why you looked so excited when you came up to me in the corridor?"

"Because I met my uncle face to face coming out of the elevator as I was about to step in. Before he recovered his surprise I was on the way up, but I heard him call out to the man to stop the elevator. I felt sure he would be right up on the next one, so I was nervous and excited lest he catch me before I could reach this office."

"Well, he didn't catch you after all. Now we will talk business. You want to raise some money on your stock. I would advise you not to sell it yet a while. You could only get forty cents a share for it now. I refused a dollar a share two weeks ago, because I believed it would pay me

to hold on. The same reason applies to you if you can afford to hold the stock."

"Would you loan me \$100 on my certificate?"

"Certainly. Five times as much if you wanted it. At forty cents your certificate is worth \$2,000. If it was a gilt-edged security its borrowing value would be about 60 per cent of its face value; but as it is a rather uncertain quantity just now, \$500 is about the limit you could get on it," said Teddy.

"Oh, \$100 will do me, I am sure, until I can get a position of some kind. If I should want a little more later you could perhaps accommodate me."

"I would with pleasure. Did you bring the certificate with you?"

"Yes; here it is," and she opened her bag and took it out.

Teddy looked it over and saw that it was genuine. Furthermore, it had been transferred to the young lady and bore the secretary's transfer stamp. Teddy made out a receipt for \$100 and Miss Stanley signed it. He then handed her \$100 and put the certificate in his private safe.

"Thank you very much indeed," she said, rising to go.

"Don't mention it, Miss Stanley. You are welcome."

He escorted her outside, and was about to see her to the elevator when the outer door suddenly opened and a sandy-haired man stepped in. The girl uttered an exclamation of consternation and stopped. Teddy looked at the newcomer and was satisfied it was Miss Stanley's uncle.

CHAPTER IV.—Uncle and Niece.

"So this is where you are, miss?" cried the man in a harsh tone, glowering at the girl.

"Well, sir, what can I do for you?" asked Teddy, briskly, determined to protect his fair visitor as far as it lay in his power.

"Nothing," replied the man, shortly; "I came for this young lady. What has she been doing here?"

"What right have you to ask such a question?"

"Every right in the world. I am this girl's uncle."

"Indeed, sir. What is your name?"

"My name is Presby—Nathan Presby."

"Is this your uncle, Miss Stanley?" asked Teddy.

"Yes," admitted the girl.

"He says he has come for you. Do you wish to accompany him?"

"I do not."

"You hear, Mr. Presby," said Teddy.

"I insist on her accompanying me home. She is under age, and it is her duty to obey me."

"Are you her legal guardian, Mr. Presby?"

"What is that to you?" asked the man, ungraciously.

"I merely asked in order to see if you really have any authority over her."

"It's none of your business whether I have or not."

"Perhaps not, but the young lady is at present under my protection, and—"

"Under your protection!" snorted Mr. Presby.

"Yes, sir. She has left your house and taken

up her residence elsewhere, thereby showing her intention of breaking off relations with you, and as she has no one to look out for her, I have undertaken that pleasant duty."

"Who are you, I'd like to know?"

"I am Ted Mark, a stock broker."

"You a stock broker—a mere boy!" sneered Mr. Presby.

"You see the sign on the door, don't you—Lawrence Mack & Son? Well, I am the son, and as my father is on an extended absence I am the firm."

Mr. Presby was silenced on that head.

"Well, you may be a broker, but that fact gives you no license to interfere between me and my niece."

"Of course not, except at the young lady's wish."

"Did she ask for your protection?"

"Yes, I did," spoke up Miss Stanley, spiritedly, to Teddy's surprise.

"You had no right to do such a thing," replied her uncle. "I am your natural protector. Your mother was my sister, and your father, when he died, asked me to look out for you, which I and your aunt have done."

"When you employed a locksmith to help you to take my New Almaden Oil Co. certificate out of my trunk without my knowledge, and against my expressed wishes, you forfeited all right to my respect," said the girl, resentfully. "I will not live at your house any longer. I intend to return tonight and pack my trunk, and if you or aunt interfere with my movements I shall appeal to the police."

Mr. Presby looked surprised and disturbed.

"If you will come back we will not interfere with you any more," he said.

"I regret to say that I cannot trust you."

"I only wanted to take charge of your oil stock for your interest."

"You took a curious way of showing your interest. Why did you want it all of a sudden? You've never asked me for it before, and I've had it for nearly a year?"

"Oh, it just struck me that I ought to have it seeing that I was caring for you," replied Mr. Presby, looking confused.

"I guess there was some other reason that you don't want to admit."

"There was no other reason at all."

"Well, the stock is now in Mr. Mack's possession."

"What! Have you sold it?" gasped Mr. Presby.

"What if I have? I have the right to do as I please with it."

"Then you have made a fool of yourself. What did he give for it?"

"I decline to tell you what I received from Mr. Mack."

"He didn't give you over forty cents, and it's worth more than double that."

"How do you know?" asked Teddy. "Forty cents is the market price."

"Because I was offered—"

He broke off suddenly, feeling that he had nearly given himself away.

"What were you offered for it?" asked the young broker.

"None of your business," replied Mr. Presby, angrily.

"I see, you were thinking of selling my stock," said Miss Stanley. "You have told on yourself, after all."

"Nothing of the kind," blustered her uncle. "I was merely offered considerably more than forty cents for it, but I did not intend to sell it."

"I'm afraid I can't believe anything you say any more," said the girl.

"You must return the money and get your stock back," said Mr. Presby.

"I shall do nothing of the kind," replied Miss Stanley.

"You have no right to sacrifice the stock for forty cents. I can get you a dollar a share for it."

The girl looked at Teddy doubtfully.

"Who offered you a dollar for stock ruling at forty cents?" asked the young broker.

"That's my business," snapped Mr. Presby.

"People don't usually offer more than the market price for anything," said the boy.

"That's the gentleman's affair, not yours."

"Very true. He must have some powerful reason for making such an offer, or else he isn't quite sane."

"I have nothing to do with his reasons. All I know is that I have a standing offer of a dollar for that stock that you seem to have purchased from this inexperienced girl for forty cents. I demand that you cancel the deal."

"If Miss Stanley wishes to change our arrangements I am willing to do so in your presence, if need be."

"Your hear, Maud. Return that money you have received and take the certificate back. I guarantee to get you \$5,000 for it."

"I have not sold my stock. I merely borrowed some money on it," said the girl.

"How much did you loan her on it?" demanded Mr. Presby, looking at Teddy.

"You will have to get your information from Miss Stanley," the boy replied. "All business transacted for customers in this office is strictly confidential."

"How much did you get on your certificate?" said the man, turning to his niece.

"I decline to tell you," she replied firmly.

"Give him back the money, whatever it is, and I will loan you \$1,000 on the stock if you want so much," said Mr. Presby.

"I don't want \$1,000. I have borrowed all I need for the present," she said.

Mr. Presby, finding himself thwarted at all points, looked greatly disconcerted. It was clear that he was much interested in the certificate of the New Almaden Oil Co., and was anxious to have his niece recover it.

"Won't you tell me how much you have borrowed on the certificate?" pleaded the sandy-haired man.

"No, I will not," replied the girl, who did not seem afraid of her uncle in the presence of the young broker.

Mr. Presby looked disappointed.

"Are you coming home?" he asked, in a grouchy tone.

"Not to your flat, nor in your company."

"You are acting very strangely, Maud."

"It's your fault if I am."

"I'm very sorry that we've had any misunderstanding. Your aunt told me that I must find you and bring you home."

"You've found me, but bringing me home is another matter, and quite out of your power."

"But it isn't proper that you should remain away from our home."

"I've taken a room in an unexceptionable place."

"Where is that?"

"I don't wish to tell you."

"You are not treating us right, Maud."

"I think I'm treating you as well as you deserve."

"I suppose you intend to live on the money you have borrowed on your stock. You'll never be able to return it, and so in the end you'll lose your certificate."

"You needn't worry about Miss Stanley losing her stock. There is no danger of that. The young lady's interests are safe with me," interjected Teddy.

The girl flashed him a grateful glance that interested him in her more than ever.

"You'd better go home, uncle," she said. "You are detaining Mr. Mack, and I don't wish to have any further argument with you after leaving the office."

"Would you like me to see you to a car, Miss Stanley?" asked Teddy, anxious to improve the chance of knowing the girl better.

"I should consider it a favor if it wasn't putting you out," she replied.

"It won't put me out in the least. I am through for the day," he answered.

He rushed back to his private room to get his hat, and while he was away Mr. Presby made another strong effort to win his niece back, but without result. Seeing that she was determined to follow her own course he curtly bade her good-bye, and left the office and the building. Teddy and Miss Stanley followed after a short interval, and the young broker escorted the girl to the Hanover Square elevated station. Not only that but he went up-town with her as far as the station he usually got off at within a few blocks of his home. By that time he and Miss Stanley had got on very friendly terms, and, at his request, she promised to call at his office soon again to let him know how she was getting on.

"She's a nice girl, the nicest I ever met," he said to himself, as he walked toward his home on Madison Avenue. "I'm going to do all I can to keep in with her. I wonder what she thinks of me?"

CHAPTER V.—Teddy Goes Into a New Deal.

About a week later, during which he had received a short note from Miss Stanley informing him that she had secured the position of cashier in a big retail Harlem grocery house, Teddy got a letter from his father enclosing the information about the New Almaden Oil Co. he had been waiting for. His father said that the lawsuit, which had been such a drawback to the prospects of the company, had been settled out of court, and that the way was clear for the company to resume its boring operations.

"But," went on Mr. Mack, "a syndicate of Eastern capitalists is trying to get hold of the property, and representatives working in its interests are buying up the stock at considerably

above the market wherever they can find it. It seems evident to me that the gentleman who called on you and offered you a dollar a share for your block is connected in some way with the syndicate in question. Although the stock is lower now than ever, you will lose nothing by your refusal to part with your shares on the advantageous terms offered you. I have been over the property and can say, with confidence, that when the company gets into full running shape the price will advance to a dollar, at least, and ultimately, I haven't the least doubt but it will be worth its par value of \$10, and perhaps more. Therefore, I say to you again, hold on to your stock, and don't let any member of the syndicate persuade you to sell your shares."

"I see the reason why Mr. Gorman was willing to pay me a dollar," thought Teddy, as he returned the letter to his pocket. "Well, the syndicate will have to get along without my block of stock. I intend to participate in the big profits that New Almaden Oil will realize when it gets down to business."

At that moment the office boy announced Mr. Gorman.

"Show him in, Eddie," said the young broker.

The gentleman with the saturnine face entered the room.

"I presume you guess the object of my visit," said the visitor, after taking a seat. "I thought I would drop in to see if, in the light of the further drop in the market value of New Almaden Oil, you are disposed to sell your stock."

"I haven't altered my views on the subject, Mr. Gorham," replied Teddy. "In fact, I feel less inclined to sell out than ever."

"What, at a dollar a share?"

"Yes, sir; or even two dollars a share."

"And the market price is only forty cents."

"I am aware of that, but it won't remain that low forever. I can afford to hold the stock indefinitely, and I'm going to do it."

"You are foolish, Mr. Mack."

"All right, maybe I am. They say there's a new fool born every hour, and I may be one of them."

"Won't you sell that stock for one dollar a share?"

"No, sir."

"I'll tell you what I'll do, I'll give you one dollar and a quarter."

"Nothing doing," laughed Teddy. "By the way, Mr. Gorham, may I ask if you are connected with the syndicate that is trying to get control of the New Almaden Oil Co.?"

"Hey!" exclaimed the visitor. "Syndicate! What do you mean?"

"Well, if you don't know I can't tell you," replied Teddy.

"How did you hear there was a syndicate interested in that company?"

"By a kind of wireless message from California."

"You have been misinformed, I guess."

"My authority is unimpeachable."

"Who is he?"

"My father."

"Hm! He is in California?"

"He is, for his health."

"And he has been investigating the New Almaden Oil Co.?"

"At my request he has been looking into the prospects of the company."

"And he reported to you that a syndicate was trying to get control of it?"

"Yes, sir; a syndicate of Eastern capitalists, which has agents buying up the stock wherever they can get it at something about the market. Now, as the market price is forty cents, and you have offered me \$1.25, why the inference is—"

"That I am connected with the syndicate?"

"Precisely."

"Well, you're wrong."

"It seems to me you must have a very strong motive in offering such a high price. Can't you get any of the stock for forty cents?"

"If I could I wouldn't offer to pay you \$1.25."

"If the stock is so scarce as that, why is the market price so low?"

"You'll have to ask somebody else, young man. I'm not good at answering conundrums."

It was clear to Teddy that he couldn't get any admissions from Mr. Gorham, but he was satisfied, just the same, that he was connected with the syndicate interested in New Almaden Oil.

"Then you won't accept \$1.25?" said the visitor.

"No, sir. I prefer to share in the ultimate prosperity of the oil property."

"Maybe you'd like to join the syndicate you mentioned and pool your shares?" said Mr. Gorham, winking hard.

"No, I don't care to have anything to do with syndicates. I prefer to hoe my own row."

"Well, since you won't sell there is no use of our prolonging this interview, so I wish you good-day."

Mr. Gorham got up and went away, leaving Teddy fully convinced that he was acting in the interests of the syndicate. Teddy's success in his first speculative venture in the market encouraged him to figure on another margin deal. He watched the stock reports closely, and studied the past performances of various securities. Finally he called on the broker who had put his A. & D. deal through, and gave him an order to buy him 1,000 shares of L. & M.

"Going it again, Teddy, are you?" said Broker Hatch.

"Yes. I did so well on my other speculation that I want to see if history will repeat itself."

"Sometimes it does, but more often it doesn't, that is, in the winning line. I have known people to lose, however, with surprising regularity."

"That's right; the tendency to lose is largely in the majority. I like to see my customers win, because then I can keep them, as a rule, and I get more commission out of them."

"How are you doing in the customer line these days?"

"I could accommodate a few more without overworking my office force."

"Same with me. Things are rather dull in the Street. The lambs are not gamboling around as frequently, or in as large numbers, as they used to."

"The A. & D. boom brought quite a few down looking for easy money."

"Very few of them carried anything away except their clothes," chuckled the trader. "That shun, following on top of the O. & B. panic,

cleaned the lambs out to such an extent that I am not surprised that it has resulted in dull times for us. The small speculators who escaped by the skin of their teeth are wary of getting into the trap again, and so we have a dearth of business."

"Let us hope things will improve before Christmas."

"If they don't there will be fewer diamonds and sealskins circulating among the wives and daughters of the traders than usual after the holidays."

"Well, look after my order, Mr. Hatch. I may have a steady girl by Christmas, and I want to be in shape to give her something nice," laughed Teddy, getting up to go.

"I'll attend to your order right away," replied the broker.

In the course of half an hour Hatch sent word to the office of Lawrence Mack & Son, that he had bought 1,000 shares of L. & M. at 79, and held it subject to the order of Teddy's individual account.

CHAPTER VI.—The Trick That Didn't Work.

Next day Teddy was sitting in his office thinking about Maud Stanley, who had become an object of great interest to him, and wondering when he would have the pleasure of seeing her again.

As she had a position up-town there wasn't much chance of her finding an opportunity to call on him, and he concluded that if he wanted to see her he'd have to drop into the store where she was working. He took her letter out of one of his pigeon holes and read it for the tenth time, trying to discover from the wording just how he stood in her estimation. At that moment Eddie came in and brought a note for him from Miss Stanley.

"Show him in," said Teddy, with alacrity.

The boy entered and handed him the envelope.

"I'm to wait for an answer," he said.

"All right," said the young broker; "take a seat."

Teddy tore open the envelope and pulled out the enclosure. Its contents rather surprised him. He was requested to deliver to the bearer, who would pay him the \$100 loan with a month's interest, the girl's 5,000-share certificate of New Almaden Oil Co. stock. The note was short and business-like, and was signed "Miss M. Stanley."

It was entirely different from her former pleasant and confidential letter, which lay before Teddy on his desk, and which was signed "Yours sincerely, Maud Stanley." Another thing that struck the boy broker was the difference in penmanship. He compared it with the former letter, and it didn't look at all like it. Teddy began to suspect that something was wrong. This might be a trick of her uncle, Nathan Presby, to get possession of the oil certificate. As Teddy recognized that he would be responsible if he handed it over to the wrong party, he turned to the boy and said:

"Who gave you this note to hand to me?"

"Miss Stanley."

"When did she give it to you?"

"About an hour ago," replied the boy, not looking directly at the young broker.

"Where?"

"At the store of Dickey & Co."

"Grocers?"

"Yep."

"And she also gave you some money to give me?"

"Yep. One hundred and five dollars. You was to take the interest out of the five and hand me the change with the certificate of stock."

"All right," said Teddy. "Wait a moment."

He went out to the counting-room and going to the end of the cashier's desk put the receiver of the office telephone to his ear after looking up Dickey & Co.'s 'phone number. He asked to be connected with the number in question.

"Is this Dickey & Co?" he asked.

"Yes," came back a man's voice.

"I should like to speak to Miss Stanley a moment."

In a moment or two Teddy recognized the voice of his charmer asking who was at the 'phone.

"Ted Mack," he replied.

"Oh!" she exclaimed. "How are you?"

"Fine, and you?"

"I'm feeling splendid, thank you."

"I called you up on a matter of business, Miss Stanley," said the young broker.

"Business!" she exclaimed, and the boy heard her laugh.

"Yes: Did you send a red-headed boy to me with a note and one hundred and five dollars to redeem your certificate of oil stock?"

"Why, no!" she cried, in a surprised tone.

"Well, the boy is now in my private room waiting for me to hand him over the stock. He brought a note signed M. Stanley, and he said it came from you, stating that you gave it to him an hour ago in the store where you are employed. I noticed at once that the handwriting, while in a lady's hand, did not at all resemble that in the note you sent me some days ago, and I began to suspect that this might be a ruse of your uncle to get your certificate into his hands."

"That's what it must be," she replied, in an excited tone.

"Well, now that I know the request did not come from you I will not, of course, give up the stock. In fact, in view of your uncle's persistent attempts to get hold of it I shall refuse to honor any instructions regarding it conveyed to me except by yourself in person. Have you any objection to that, Miss Stanley?"

"Certainly not. Do as you think best. I have every confidence in you."

"Thank you, Miss Stanley. You can rely on me with as much safety as though I were your brother."

"Thank you Mr. Mack. You are very kind to take such an interest in me, and I am grateful to you."

"That's all right. If I can be of any use to you in any way whatever don't fail to let me know. Now that you are out in the world on your own hook you may not object to accepting my friendship in the spirit in which I offer it."

"I shall be very glad to have you for a friend, for I know I can trust you."

"You surely can. Well, I won't detain you any longer. Good-by."

Teddy hung up the receiver and returned to his room.

"Look here, young man," he said to the red-

headed messenger. "I've just communicated with Miss Stanley, and she says she did not send you here for her certificate of stock. Now who did?"

The boy looked startled and confused.

"Who gave you that one hundred and five dollars and told you to come here and get the stock?" repeated Teddy, in a severe tone.

"The girl sent me," replied the boy, doggedly.

"No, she didn't, for she denies it. Come, out with the truth or I shall call a policeman and have you taken to the station-house."

The boy looked at the door, but as Teddy was in a position to head him off if he made a break for it, he threw up the sponge.

"A man gave me the note and the money, and told me what to say," he admitted.

"Describe the man," said Teddy.

The boy did so, and the young broker recognized Mr. Presby from the description.

"The man's name is Presby, isn't it?"

"I dunno," replied the youth, sulkily.

"I guess you know him all right."

"I don't."

"How came he to send the message to you?"

"He came up to me on the street and asked me if I wanted to earn a dollar. I said I did. Then he gave me the letter and the money and told me to bring it to you and get the certificate."

"You never saw him before, then?"

"Nope," replied the boy glibly.

Teddy was satisfied that he was not telling the truth.

It was highly improbable that Nathan Presby would trust a strange boy with \$105 in cash, and then if his mission was successful run the chance of his bringing back a certificate of stock, the market value of which was \$2,000.

"Where have you been instructed to meet the gentleman who gave you the letter to bring here?" asked Teddy.

The boy scratched his head and seemed to have forgotten the place.

"Well, you go back and tell Mr. Presby that he needn't try any more tricks like this for they won't work, and he's liable to get himself in trouble."

Teddy opened the door and the youth slunk out like a whipped dog.

As the corridor door closed after him Teddy turned to his office boy.

"You saw that boy who just went out?"

"Yes, sir."

"Put on your hat and follow him. Take particular notice of the man he meets and then come back. Of course, if he goes into an office or store you must use your judgment about following. Don't let him get on to your purpose."

Eddie was off like a shot. He was an uncommonly bright youngster, and Teddy knew he would carry out his mission successfully if it was possible for him to do so.

Eddie was back in less than five minutes.

"Well?" said Teddy.

"I found him talking to a man near the elevator," said Eddie, and described the man, "then they both went downstairs together."

Teddy recognized Mr. Presby from the lad's description.

"That's all, Eddie," he said, dismissing his messenger. "A very clever little scheme, but it wasn't clever enough to go through. I would have been justified in causing Mr. Presby's ar-

rest for trying to get possession of property not his own, under false pretenses, but for Miss Stanley's sake it's better to let the matter drop. I suppose her aunt wrote the note, never dreaming that I had a specimen of the young lady's handwriting to compare it with. It's only another instance that the best laid schemes of mice and me oft go astray," he chuckled, turning to the ticket at his elbow to see if there was anything doing in L. & M.

CHAPTER VII.—Teddy Is Invited to Join a Syndicate.

A few days later L. & M. reached 85 and Teddy sold out, clearing nearly \$6,000.

"That's \$26,000 I've cleared out of the market since my worthy dad left me boss of the coop," said Teddy to the cashier. "We are doing pretty well, all things considered, and the general business is picking up a little."

"Yes," nodded Mr. Mason, "when you get Hatch's check you'll have something over 50,000 in the bank. If you had sold your oil stock that time for a dollar a share you'd be worth \$100,000 easy enough, and the business would be financially on easy street."

"I'm not sorry I didn't sell it, I didn't tell you that Mr. Gorham made me a second visit lately and raised his offer to \$1.25 a share."

"Indeed! And the market price is forty cents."

"The market price amounts to nothing. That stock is scarcer than hen's teeth, or Gorham wouldn't be offering fancy figures for my stock. I have an idea that the syndicate needs my shares to put its plans through. If I am right I shall be offered a higher price. I don't mean to sell at any figure the syndicate will be willing to pay, for I'm impressed with the idea that there is a big future in the California oil fields. I could mention several companies in the oil industry whose stock has gone up from a few cents to \$10 and \$15 a share, and are paying two and three hundred per cent. dividends a year on the original investment. There seems to be no reason why New Almaden should not do as well, since under all its difficulties it has turned out oil enough to keep the stock at \$1 a share if the outside syndicate was not manipulating the market for its own purpose," said Teddy.

"If I were you, Teddy, I'd try and keep my eye on that syndicate," said the cashier. "It may get control of the property, and then you can't tell what might happen. Probably some reorganization scheme would be put in force to freeze out the independent stockholders like yourself."

"Do you think so, Mr. Mason?" asked Teddy, not liking the suggestion.

"It's been done often with railroads and other corporations. It is one of the evils of high finance, backed by the brains of some clever legal luminary."

"Then I think something ought to be done to block the syndicate before it gets control of the property."

"The only way to do that would be to get in touch with the stockholders who, like yourself, are not affiliated with the syndicate. That is the business of the parties in control. It's up to them to protect themselves. As an important

stockholder it's a wonder you haven't been communicated with," said the cashier.

"Probably the people at the head of the company feel able to hold the syndicate off," replied Teddy.

"Very likely; but there is some strong influence at work or the price of the stock could not be kept down in face of the improved condition of things reported by your father."

"Well, I'm going to try and find out something about the syndicate, and what its purpose is. If its object is against my interests I shall do all I can to queer its plans."

Teddy turned to his desk and the cashier returned to the counting-room.

Next morning about ten the office boy announced a visitor named Wilkins.

He was told to show him in.

A prosperous looking gentleman of perhaps fifty years entered.

"Mr. Ted Mack, I believe?" said the caller.

"Yes, sir. Take a seat."

"My name is John Wilkins. I'm a capitalist and head of a syndicate formed to purchase a controlling interest in the New Almaden Oil Co., of California," said the gentleman, coming directly to the point.

"Well?" replied Teddy cautiously.

"You are a large stockholder in the company."

"Yes, I own quite a block of shares."

"Fifty thousand, I believe. We have tried to buy you out, but without success. It has been decided to take you in with us."

"Yes?" said the boy.

"Yes. It will be greatly to your advantage."

"How?"

"Join us and you shall know the entire programme."

"I should like to know in advance what I am going into."

"We cannot afford to discuss our plans with an outsider. Once you have turned over your stock and become identified with us, why then we shall have no secrets from you."

"Is Mr. Gorham a member of the syndicate?"

"I must decline to state who is connected with the syndicate until you have committed yourself."

"This looks very like a blind door, and I don't fancy those things."

"You are mistaken."

"Nevertheless, you are asking me to commit myself to a proposition, the merits of which I cannot judge."

"I assure you that you will be entirely satisfied."

"Your assurance may be all right, but as I have never met you before you will excuse me from placing implicit confidence in it."

"Young man, I am one of the solid men of the Street."

"You may be, but I have never heard of you before."

"I was in Wall Street before you were born," said the visitor, haughtily.

"That is quite possible; but I should like to know you better, and also the identity of some of the other members of this syndicate before I give you my answer."

"Caution is an excellent thing to have in Wall Street, but one can be too cautious, which is a drawback."

"I don't think a boy of my years can be too

caution when dealing with gentlemen of your age and experience."

"We are only beating around the bush," said Mr. Wilkins, impatiently. "The question to be decided is whether you will come in with us or not. If you don't you may have reason to feel sorry."

"How will I?"

"We are bound to get control of the New Almaden company whether you come in or not. As soon as the syndicate is in a position to carry out its plans certain things are likely to happen which will not be favorable to the interests of those stockholders who are out of the fold," said the gentleman, in a meaning tone.

Clearly the gentleman's words veiled a threat.

"I don't like your insinuation, Mr. Wilkins," said Teddy, a bit resentfully.

The gentleman shrugged his shoulders.

"Come in with us and then you need not fear any consequences. The party in power is the party that shapes the policy of a nation, a city or an incorporated company."

Teddy had to admit the truth of his remark.

It was common talk that the plutocrats of Wall Street directed the financial policy of the country to a large extent. They controlled the chain of banking interests from the Atlantic to the Pacific, and from the lakes to the Gulf of Mexico. It was well nigh impossible for the Government to float a large loan if these men objected to it for one reason or another.

If the loan suited them they formed a syndicate and gobbled it all, afterward selling it piecemeal to the public at a premium.

It seemed to be the fashion for syndicates, big and little, to acquire everything in sight.

The combine that was after the New Almaden Oil Co. was only following the beaten track, and Mr. Wilkins, who acknowledged himself the head and front of it, appeared to consider the matter a foregone conclusion.

Teddy objected to his autocratic manner, and determined to buck against his views, for the boy was a fighter when aroused. Had Mr. Wilkins been frank with him, he might have seen things in a different light; but as the matter was put to him he was antagonized. Teddy, however, was wise for his years. He knew it was not good policy to show one's hand in Wall Street. The syndicate was operating more or less under cover. The members of it were not giving anything away if they could help it. He would emulate their example on the surface and act as he saw fit.

With Mr. Wilkins as the starting point he would see what he could do. Having made up his mind he said:

"Well, Mr. Wilkins, you've put the matter pretty well up to me, and I suppose I shall have to join you; but I'd like a few days—maybe a week, to consider the question, as it is a matter of great importance to me."

"Very well," replied his visitor, feeling sure he had practically gained his point, and thus assured the success of the combine. "I will call on you in a week."

He rose, bade Teddy good-day and left.

"Eddie," said the young broker, "follow that gentleman. His name is John Wilkins. Find out where his office is if you can."

"Yes, sir," replied the youth, seizing his hat and rushing out.

Half an hour later he was back.

"What did you learn, Eddie?" asked Teddy.

"The gentleman's office is Room 999, Mills Building."

"That is the address that Mr. Gorham gave me of his office."

"It's Mr. Gorham's office, too, sir."

"Very good."

"I heard Mr. Wilkins tell Mr. Gorham that you were as good as hooked."

"You did?"

"Yes, sir. And he told Mr. Gorham to send out a notice of a meeting for Wednesday afternoon next at five o'clock."

"That means that the syndicate will come together then," thought Teddy, after dismissing the boy. "It will be the chance for me to see who these people are if I can manage it. Goodness, how I'd like to do that combine!"

CHAPTER VIII.—Teddy's Dangerous Ruse.

Next morning there was a flurry on the curb market. An obscure silver mine, the Comanche, of Paradise, Nevada, had unexpectedly developed a rich vein of ore, and the price of the stock rose in an hour from a nickel a share to fifty cents, and was still going up when Teddy heard about the new sensation.

"Seems to me I have a block of that stock in my safe," he said to himself. "The name is familiar to me. I'll bet it's one of the bunch that father said wasn't worth safe room hardly. I'll be right in it if it is."

He rushed back to his office, opened his safe and took out the bundle of mining shares his father had turned over to him as an asset of very little value. He found he had five certificates of Comanche stock, each calling for 5,000 shares.

A few days after he took possession of the office he had tried to sell the stock on the Curb for 1,250, but the best offer he could get was \$200 for one certificate, and he wouldn't take it. Now he could easily sell one of the certificates for \$2,500.

"Gee! What a jump! And all in a moment," he muttered. "My five certificates are now worth \$12,500, just ten times as much as I could have taken for them a few weeks ago if I could have found a purchaser. I'm in great luck. I must go out and watch Comanche. It may reach seventy-five cents before the Curb closes today. That would make this bunch worth nearly \$20,000. Things are certainly coming my way."

When Teddy reached the Curb, Comanche was the center of great excitement, and was going at seventy cents.

Fresh reports had come in about the unusual richness of the silver deposit unearthed in the mine, and the stock, which had been as dead as a coffin nail for months, so far as any demand for it was concerned, was now eagerly snapped up when offered.

As it looked as if the price might go to a dollar, Teddy made no offer of his shares, but spent the time watching the excitement.

At one o'clock news came in that Comanche had turned up a second lead, even richer than the first reported. This occasioned tremendous excitement, and boomed the price ten cents at a clip up to \$1.50 a share.

Teddy was at lunch at the time, and when he returned to the Curb he heard the news and saw the figure the stock was going at.

"This seems too good to be true," he thought, watching the run on the stock. "I'll bet it'll go to \$2 a share easily enough."

At half-past two it reached that price, and as \$50,000 looked mighty good to the young broker, he fed out his stock in five bunches to different traders who were clamoring for it.

The stock was delivered and paid for by half-past three and Teddy handed his cashier the certified checks covering the transactions.

"That raps my bank account up to something over \$100,000," he said, "and still I have not disposed of my oil shares, which I consider will some day be worth a small fortune."

"Your father will be astonished to learn of your success," said the cashier. "You have certainly had extraordinary luck, particularly with Comanche mining, which yesterday was going begging at five cents a share. You have made over \$80,000 inside of three months, and yet you show no indication of a swelled head. You must have been born under a fortunate star."

"Surest thing you know, Mr. Mason," laughed Teddy. "I intend to be worth a million one of these days."

"I wouldn't be surprised. I believe your oil stock will be worth half a million in time."

"If the syndicate doesn't get the best of me."

"You have determined not to go into the combine, then?"

"I have, and I have further determined to put a spoke in the syndicate's wheel if I can manage it any way. Mr. Wilkins seems to be satisfied that they have me with them. That's where they are likely to get a jolt. The syndicate is going to hold a meeting next Wednesday at its office in the Mills Building. I'm going to be on hand to see who the gentlemen are that compose the clique. If I could find out just what they are doing, and propose doing, if they get control of the oil property, I would be in a position to make things interesting for them."

The newspapers that afternoon had a big account of the boom in Comanche, and the story stirred the blood of thousands of small speculators, a large number of whom determined to be on hand next morning to get in on the rise, anticipating that the price would go to \$3 a share during the day.

During the night, however, word came from the Nevada gold fields that the ore discovery in the Comanche had been greatly overestimated, probably for speculative purposes, and the news was duly published in the morning papers.

The result was when the Curb market opened for business there was a great rush by the holders of the stock to sell out, and the price dropped to \$1 so quick that it made many people's hearts swim.

Teddy was surprised, but he was also tickled to think he had sold his mining shares so high.

When noon came Comanche was down to fifty cents, where it seemed disposed to stay.

Speculators who had paid anywhere from a dollar to two dollars for the stock were badly done up in their pocketbooks, and the usual howl went up denouncing the mining men out West who were at the bottom of the scheme to do the public. In the meanwhile Teddy was a very busy

boy. His brain was occupied largely with plans for getting an insight into the arrangements of the syndicate that was planning to get possession of the New Almaden Oil Co. He pressed Eddie into service, and that astute youth soon gathered certain information for him that he couldn't have acquired himself.

Among other things he ascertained that Wilkins and Gorham did no business on their own account at Room 999 in the Mills Building. The suite of two rooms was rented solely for the business of the syndicate. It was in charge of a little white-haired old man of sixty odd, with a fresh complexion, and unusually active for a man of his years.

This old chap lived in Jersey City, and his name was Jared Moss.

Teddy, armed with a kodak, followed this chap aboard the ferryboat and took a snap-shot of him, after which he shadowed him to his home.

It was rather a ticklish game the young broker proposed to put in operation, but on the principle that everything is fair in high finance as well as war, he determined to run the risk.

His object was to get the old man out of the way on Wednesday and with the assistance of a costumer, whom he had consulted, palm himself off as his double, and thereby put himself in a position to find out what took place at the meeting of the syndicate.

He had found out that Jared Moss was very deaf, a fact known, of course, to his employers, which failing had recommended him to their attention, and secured him the job he held.

He could not understand a word that was said around him, and orders had to be shouted into his ear to secure his attention.

Mr. Gorham was in Philadelphia, and early Wednesday morning Teddy sent Eddie to Philadelphia with instructions to send a telegram to Jared Moss, directing him to take an early afternoon train for the City of Brotherly Love, and report to the sender, who signed himself "Gorham," at the Continental Hotel.

Teddy kept watch on Moss about the time he expected the telegram would be delivered, and he saw the messenger carry the yellow envelope, presumably containing the Philadelphia dispatch, into Room 999, of the Mills Building.

After the departure of the messenger Moss came out of the office, looked up and started for the ferry. Teddy followed him to his home, and after to the railroad station with a small grip.

Satisfied that the first part of his plot had succeeded, Teddy went to lunch and then took a car uptown. He entered a well-known costumer's, where he had an appointment.

An hour later he came out on the street again, but no one who knew him would have recognized him in the disguise he had assumed.

He looked like a little white-haired man of sixty, in excellent health.

In a word, he was a perfect picture of old Jared Moss. He took a car down Broadway, got off at Exchange Place, walked to Broad Street, and was soon at the Mills Building.

The first thing he did was to hunt up the janitor.

"I want you to let me into Room 999. I left the key at home and can't afford the time to go back for it now," he said in a high voice, such as he had heard Moss use.

The janitor knew Moss by sight, and was aware that he was employed by Wilkins and Gorham, the tenants of Room 999, so he said he'd open up the office for him.

They went up the elevator together, and the disguised Teddy was soon seated at the table used by Jared Moss.

"So far, so good," he said to himself. "If I can pass inspection with Wilkins and Gorham, all will be well. If anything happens to cast suspicion on me I'll have to cut and run, and get out of the scrape as best I can. I can't say I fancy this underhand way of securing inside information, but I believe that the end justifies the means. Everything almost is fair in Wall Street."

He then got up and inspected the next room, which was the larger of the two.

It was furnished with a handsome big rug, a long table around which stood eight chairs, while four others were standing against the wall, a number of engravings, a safe, and two desks, with pivot chairs.

"Eight chairs means that the syndicate is at present composed of eight members," thought Teddy. "Of course, two of them are Wilkins and Gorham. I wonder if I'll recognize any of the others?"

Half an hour passed away, then the door opened and Gorham came in.

He merely glanced at the disguised young broker and entered the inner room.

Shortly after Wilkins appeared. He walked over to the table.

"Any letters?" he inquired in a loud tone.

"Eh?" said Teddy, putting his hand to his ear, as Moss had the habit of doing.

"Any letters?" bawled Wilkins, impatiently.

"No," replied the boy.

Wilkins turned away and entered the inner room. Teddy followed him as far as the door, where he stood listening to the conversation that took place between the two men. He learned several important points before the clock struck five and the next member of the syndicate put in his appearance.

Teddy didn't recognize the new-comer, nor did he know any of the other five men who followed within a few minutes. The meeting in the next room was immediately called to order by Wilkins, who took his place at the head of the table.

"Gentlemen," he said, "I think we may congratulate ourselves that the end of our preliminary work is in sight. We need just 55,000 shares more to give us the control of the New Almaden Oil Co., and those shares I expect to lay my hands on before next Wednesday—5,000 by purchase at \$1.25 from a man named Presby, whose niece owns the stock, and 50,000 by taking the owner, a young broker named Mack, junior partner of Lawrence Mack & Son, in with us."

"I thought it was understood that no additional member was to be added to the syndicate?" said one of the men present. "Mr. Gorham assured us that he would be able to purchase the 50,000 shares from that boy."

"I visited the young man myself at his office and he gave me plainly to understand that he did not intend to sell his stock. Then, as a last offer to take him in with us, for we have got to have control of his shares or all our work will go for nothing."

"I suppose it can't be helped, then. There will be nine of us altogether."

"Not necessarily. We can dump this young man after he has served our purpose."

"How?"

Wilkins suggested several ways that the trick could be worked.

"We will still remain eight in the ring. Mack will be with us, but not of us. When the time comes we will soak him in the financial solar plexus and he won't be able to retaliate."

The other seven applauded this speech.

They wouldn't have been happy and hilarious over it had they known that the boy who was to be financially soaked was listening at the door of the room to every word that was said.

Feeling that they were on the eve of success, the plans and purposes of the syndicate were gone over in detail by Wilkins, who had everything down to a fine point.

Teddy listened intently, and made a number of notes on a pad for future reference and investigation.

The meeting was about over when one of the members rose from the table with the intention of getting a drink in the next room.

Teddy was so deeply interested in the proceedings that the man came on him suddenly and caught him in a listening attitude at the door.

His suspicions aroused, he made a grab for the disguised boy. Teddy started back in some consternation, and accidentally disarranged his white wig, revealing his own dark hair underneath.

"Ha!" exclaimed the man in surprise. "What mummery is this?"

He seized Teddy and shook him. Off went the white wig entirely, and the beard came with it.

"By heavens—a boy!" cried the man, in amazement. "Here, Wilkins, Johnson and the rest of you, come this way. I've caught a spy!"

The meeting broke up in confusion and a rush was made for the door.

The whole bunch stopped and stared at Teddy's painted face, bereft of its fictitious hirsute adornment.

Neither Wilkins nor Gorham recognized him, so changed was his physiognomy by the artistic lines of age produced by the theatrical grease paint.

"What is the meaning of this?" demanded Wilkins, gazing at Teddy and then at the white wig and beard on the floor.

"It means the chap is in disguise here, and has been listening to all our conversation and plans. This Jared Moss you hired, because he appeared to be old and deaf, turns out to be a rank impostor and a spy," replied the man who had hold of Teddy.

A howl of anger went up from the crowd.

"Send for a policeman," cried one of them.

"Beat the life out of him," suggested another.

The latter plan seemed to jibe well with the feeling of most of the crowd and a rush was made for Teddy.

The boy had been thinking quick during the last few minutes.

When he saw that he was in for a rough-house treatment, he jerked his arm out of his captor's grasp and dashed for the main door.

He pulled open the door and rushed out, con-

vinced that his safety lay in the most rapid kind of flight.

The uproar was tremendous as the angry men chased Mack along the corridor to the stairs.

They mean business, and the boy knew it.

Down the stairway he flew, three steps at a time, with the bunch at his heels.

CHAPTER IX.—Teddy Responds to Maud Stanley's Appeal.

Reaching the landing below, Teddy continued on down the stairs like Tam o' Shanter pursued by the hobgoblins. More by good luck than anything else, he avoided missing his steps and rolling to the bottom of the flight.

At that late hour of the day, for it was long after six o'clock, there was hardly anybody in the building, but the janitor, to be attracted by the disturbance, consequently Teddy had a clear path before him.

The janitors were so busy, and none of them being near the stairway, the racket reached ears of only one, and very indistinct at that.

Teddy was familiar with the building, for he had been in it more than a hundred times when acting as his father's messenger.

As soon as he had secured a good start on his pursuers, he darted down a deserted corridor and took refuge in the public washroom on that floor.

Through the crack in the door, as he held it ajar, he saw the howling members of the syndicate dash from the stairs above and take the next flight, believing their quarry was ahead still.

Teddy chuckled as he watched them disappear, and then going to the wash bowl proceeded, with the aid of a good lather of soap, to remove all traces of his venerable make-up.

It took him twenty minutes to make himself presentable, and then he leisurely walked down the remaining flights to the street entrance.

He saw the bunch of baffled pursuers standing at the door canvassing the situation.

To pass them without notice was not possible.

He knew that Wilkins and Gorham would surely recognize him, and though he had removed all of his facial resemblance to old Jared Moss, still his clothes and his presence in the building were bound to give him away and lead to trouble.

So, instead of going toward the door, he took the stairway leading to the cellar, and was presently chatting with the engineer who had just come on night duty.

Teddy remained in the cellar about twenty minutes, and then ventured up into the main entrance again.

It was dark and the door was closed for the night, with the watchman in charge.

There was no sign now of the syndicate members, and the boy left the building without any fear of encountering them.

Teddy didn't go home for supper, as it was after eight.

He partonized an up-town restaurant after visiting the costumer and resuming his own clothes.

Then he spent the rest of the evening at a vaudeville show.

When Teddy reached his office next morning he found among his mail a crumpled envelope

addressed to him in lead pencil in a lady's hand that bore some resemblance to Miss Stanley's.

This is what he read, not without some difficulty, owing to the manner in which the note was composed:

"Dear Mr. Mack—I am in great trouble, and I appeal to you for help as you are the only friend I feel I have in the world. Mr. Presby, whom I regret to be obliged to acknowledge as my uncle, has, with the aid of a confederate, kidnaped me from New York and brought me somewhere out in the country—just where I can't tell you, for I haven't the slightest idea where I am, except that it is a large house where other persons besides myself are kept. I believe it is a sanitarium of some kind. I am confined to a small round room at the rear end of the building, and three stories high. The window is barred so I can't stick my head out. Of course, my uncle's object is to force me to give up my oil certificate, but I will stay here forever before I will consent to do that. Try and do something for me, and I will be grateful to you as long as I live."

"Yours sincerely,

"MAUD STANLEY."

"P. S.—I have bribed the girl who looks after my room to mail this for me, but whether she will, I cannot say. At any rate, I hope she will not fail me."

"Great Scott!" exclaimed Teddy. "This is a nice how-de-do. Presby is more of a rascal than I took him to be. He seems determined to get hold of that stock. The price the syndicate has offered him for it has turned his head. I must see the police about this. Presby must be arrested and made to tell where he carried Miss Stanley to. Stop a moment; maybe I can glean a little information from the postmark."

He looked at the envelope and saw that the letter had been posted at M—, in the State of New Jersey.

"This sanitarium, or whatever it is, must be situated somewhere near that town. It is not in the town itself, for Miss Stanley says she is in the country. Before consulting with the police authorities I'll go out to M— and see if I can locate the building. Then, if I can't rescue the girl myself, I'll call on the police of M—, and get her out that way."

Having decided what he would do, he put the letter in his pocket, and began to attend to his business correspondence.

After he had dictated replies to his stenographer, he went in to see his cashier, and the old man handed him several orders to execute at the Exchange.

As soon as three o'clock came around, and business was over at the Exchange, Teddy began to get ready to go to M—.

He wasn't able to get away from the office before half-past three, and then he started for the Erie Railroad ferry.

He found he had just time to catch the next local train that stopped at the town he was bound for.

When the conductor came around to collect and punch tickets, Teddy asked him if he knew of a sanitarium anywhere near M—.

"Yes. Doctor Sharp's establishment is on the

State turnpike about two miles this side of M——," replied the conductor. "We frequently carry patients bound to his place."

"What kind of patients does he take?"

"Persons afflicted with nervous complaints, as a rule."

"What is the reputation of the establishment?"

"I never give an opinion no such a matter. I believe, however, that it enjoys the reputation of benefiting, if not curing, those sent there. At any rate, it is admirably situated to bring about results. The location is quiet and retired, with pure country air, and I should imagine that nervous people would find complete rest there."

The conductor passed on, and Teddy began to wonder if Miss Stanley had been taken to the Sharp sanitarium. Well, he would investigate and see.

When the train reached M—— Teddy got off. He asked the station-agent for the exact location of Doctor Sharp's sanitarium and got it. As it was a good two miles out of town, Teddy's first idea was to hire a rig and drive out there. As his investigations might lead to his being separated from the rig for some time he concluded to walk.

"Two miles isn't such a great way," he mused. "It will be good exercise."

He didn't have to walk after all, for he was soon overtaken by a farm wagon which was going in the right direction, and the boy got a lift.

"I suppose you know the Sharp sanitarium?" he said to the man.

"I know where it is, for I often pass it, but that's about all," was the reply.

"You don't know anything about the reputation of the place, then?"

"No. There are always a lot of patients there, so I suppose it is all right."

The farmer pointed the place out when they came in sight of it, and it wasn't long before Teddy saw that one of the rear corners consisted of a tower three stories high. That assured him that he had spotted Miss Stanley's prison.

He rode a little way past the building and then got down after thanking the farmer for the ride. He stood for a while considering what he should do next.

Then he began walking toward the sanitarium. Reaching the closed iron gate he peered through into well-kept grounds. A small porter's lodge stood close to the gate, and a tough-looking man was standing at the door smoking a pipe. A high stone wall fronted the property all along the road, and extended back on both sides. The assumption was that the wall enclosed the house and grounds completely. The wall was a barrier in the first place, and the institution looked as if it was well guarded against intruders, in the second.

Teddy decided to make his way to the rear and see how the land lay in that direction.

There was a long hedge extending back from the road, and the boy believed it would hide his movements to some extent.

Besides, it was a dull afternoon and was beginning to get dark, anyhow. So he walked back in the shadow of the hedge, which was on the side of the building where the tower stood, and took particular note of the small window in the

tower. It was protected by bars, just as Miss Stanley had mentioned in her letter.

"That's where she was confined when she wrote the letter, and I guess she's there yet," he said to himself, looking eagerly at the window as though he expected to see the girl's face looking out.

Had such been the case he couldn't have seen her at that distance. When he reached the rear of the sanitarium property he found that it faced on a lane. The fourth side of the wall was there, as he expected, and it had a big gate, and a small one beside it. A wagon, filled with barrels and boxes, was being driven up to the gate. The driver got down and rang the bell, which gave out a clanging sound. Teddy wondered if he couldn't sneak into the enclosure by jumping into an unoccupied corner of the vehicle. The gloom of approaching night-fall would help to cover his movements. So he glided up to the wagon, while the driver's attention was on the gate, climbed up on the off hind wheel, and lifting the loose end of the tarpaulin cloth which lay over the top of the load, squeezed himself in between a barrel and a box. Hardly had he successfully accomplished this act than the gate was opened, the driver led the team inside, and the gate was closed to and locked again.

CHAPTER X.—Teddy Finds Miss Stanley.

Teddy now realized that he was committed to a rather ticklish enterprise. If he was detected it would be up to him to explain why he had hidden himself in the wagon. He would then either have to admit the real reason for his action, or be suspected as a chap who had unlawful designs on the establishment. The least he could expect in the event of discovery was expulsion from the grounds, and the probable failure of his personal efforts to do something for Miss Stanley. He waited in his concealment to see what would happen. He heard the driver and the sanitarium attache talking together.

The men walked away leaving the team standing by itself.

"This is my opportunity to get out of the wagon and look around," breathed Teddy.

He lifted the end of the tarpaulin and looked out. The kitchen and the other rear rooms of the building were near by, and already electric lights were shining in different parts of the big house, though it was not dark yet. This part of the premises was flagged, and was, of course, the yard. There were several outbuildings around it, one of which was the laundry. Another was a kind of storehouse for refuse such as boxes, barrels, lumber and various odds and ends. The door stood ajar, and as it looked like a good hiding place, Teddy slipped out of the wagon and entered it.

Standing behind the door he surveyed the main building, and he saw that it had a fire-escape running up to the third, or top floor, close to the tower part. A door leading from each corridor connected with the escape, so that in case of fire the inmates could be rushed out that way. These doors were bolted on the inside, and opened outward. The top door was the only one that

interested Teddy. He presumed that it was fastened on the inside, as indeed it was, and that surreptitious ingress that way was not possible.

There was a window just beyond the fire-escape, and that also interested him. None of the windows in the house had bars, but those connected with the second and third floors of the tower corner. That looked as if the tower was a kind of prison department. Possibly Dr. Sharp occasionally took patients who were not in their right mind ad they were kept here, if troublesome. In a few minutes the driver and attache returned to the yard, the former wiping his mouth with the back of his hand. He pulled the tarpaulin off his load, let down the dashboard, and getting into the wagon, began passing out the boxes and packages first.

Lastly the barrels followed, then the gate was opened once more and he drove out and turned down the lane to return to the road. The gate was closed, locked and barred by the man who belonged to the premises and then he proceeded to carry the goods that had arrived into an ell of the building which Teddy judged was the storeroom. When he had finished the job in a leisurely way, he locked the door of the place, and started for the laundry, where several women were at work. Adjoining the laundry was a small engine-room, which furnished power, electric lighting and steam heat.

The man entered the open door of this building and the rapidly darkening yard was silent and deserted again. Teddy lighted a match and looked around the outhouse. He noted the miscellaneous and unimportant character of its contents. He also saw the jacket and cap of one of the employes hanging from a nail. It struck him that they might afford him a partial disguise while he was on the premises, so he laid his own overcoat, jacket and hat in a corner, and put on the others. Thus attired he ventured out in the yard, crossed to a side door, and finding it not locked, entered the house. A long entry lay before him, with a staircase at the other end.

He made for the stairs and was soon standing in the corridor of the second floor. Thus far he congratulated himself on not having seen anyone. The house was well lighted with incandescent burners, and the stairs and corridors thickly carpeted, which did away with echoing footfalls. Teddy ran lightly up to the third floor, and found the top corridor deserted like the others. His good luck so far made his heart beat with hope that he would be able to find Miss Stanley and rescue her. Walking to the rear window Teddy saw the fire-escape before him, and the bolted door which communicated with it. He drew the bolt and the door yielded to his touch.

The was way clear for escape in that direction. Closing the door he turned to a door a few feet away which he was certain opened into the top tower room. He was afraid he'd find it locked and the key gone. It was locked, but, to his satisfaction, the key was in the lock. Opening the door he found himself in a narrow, circular passage. In front of him was another door in which a key stood. Turning the key, he opened the door, and looked inside. The room was wrapped in gloom, but he saw a female figure sitting beside the window, her elbow on the sill,

and her head resting in the palm of her hand. It was impossible for Teddy to identify the person. Before he could speak the person looked in his direction and asked who was there. The voice sounded like the girl he was after.

"Is that you, Miss Stanley?" he said.

With a little cry the figure sprang up and came toward him.

"You are Mr. Mack," she said, eagerly. "I recognize your voice. You have come to take me away from this place."

"Yes. I received your letter by this morning's mail. Its contents was a great surprise to me," he said, taking her by both hands. "As I promised to look out for you, I felt that it was up to me to rescue you. Besides, you appealed to me as the only friend you could depend on, and no man could resist such a message."

"It was so good of you to exert yourself in my behalf," the girl said in an earnest tone. "I can't thank you enough, or be too grateful to you."

"That's all right. I wouldn't desert you under any circumstances."

"How did you find the place?"

"Through the postmark on the letter. It was mailed at M——. You are in New Jersey, at Dr. Sharp's sanitarium for nervous people, situated two miles outside of the town on the State turnpike."

"How did you get in at this hour? Visitors, I have heard, are not admitted after four, as a rule, and must leave by five."

"By strategy, and the back way. I'll explain later when we are safe out of this establishment."

"Is it possible that no one connected with the house is aware of your presence?" she exclaimed in surprise.

"No one knows, or I wouldn't be in here with you, you may depend."

"What a plucky boy you are!" she ejaculated, admiringly.

"Well, it takes a little nerve to succeed in an affair of this kind. I might have applied to the M—— police, and come out here with a couple of officers and a search warrant; but I decided to go it alone first to see if I could rescue you without making a fuss over it. I was somewhat afraid that if I came here with the police the proprietor, to save himself from a scrape, might cause you to be removed somewhere else in a rush, and then our mission would have failed."

"How do you expect to get me out of the house?" the girl asked, anxiously. "My uncle has made some arrangements with the proprietor to keep me here till he succeeds in getting a genuine order from me on you for my certificate."

"I wouldn't recognize any order, genuine or not, that came to me in writing after that trick Mr. Presby tried to play on me before," replied Teddy. "I would regard it with suspicion, and demand that you call in person. If you couldn't do that I would call on you with the stock. Your uncle wouldn't have gained by placing you here, even if I was aware you had been so badly treated. On the whole I consider him a poor plotter."

"Well, how are you going to get me away?" she asked.

"Any way I can—the easiest, of course, preferable," replied the young broker. "You've got your hat and coat here, I suppose, so put them on and we will make a start."

The girl hastened to attire herself for outdoors. While she was preparing herself, Teddy went to the corridor and looked out, to see if the coast was clear. It appeared to be. In a few minutes Miss Stanley joined him.

He led the way out into the top corridor, and turned the key in the lock after her.

"Where did you get that cap and jacket? You look like one of the attaches," she said, when she got her first good view of him under the electric light.

"Oh, I borrowed it," he chuckled.

They hurried down to the second floor. Then they heard men's voices in the corridor below. To the girl's dismay she recognized her uncle's tones.

"One of them is Mr. Presby," she whispered, "and I think the other is Doctor Sharp."

"That's awkward," replied Teddy.

The two men were walking toward the stairs, and it seemed probable that they were coming up.

CHAPTER XI.—Teddy Continues to Make Money.

Quick action was evidently necessary.

"We'll return to the floor above," said Teddy, who had figured out a plan.

As soon as they were back near the tower room again, the boy opened the door onto the fire-escape. Then he looked over the balusters and saw that the men were coming up. As soon as they started up the second flight, Teddy pushed the girl outside and followed himself. Holding the door just the least bit ajar, he heard the men come to the door of the tower room, and enter. He swung the fire-escape door open quickly, rushed to the tower room door, which they had shut behind them, and turned the key, thus making them prisoners.

"Come Miss Stanley, we haven't a moment to lose," he said, drawing her back into the corridor and starting for the stairs.

The sound of pounding on the top floor reached Teddy's ears as they stepped into the ground corridor.

"This way," he cried, pulling her along with him to the door through which he had entered the house.

A moment later they were in the darkness of the yard and walking rapidly toward the back gate.

"Wait a moment till I get my own clothes and return this jacket and cap," said Teddy.

As he walked up to the door of the shed, which was closed now, it suddenly opened and a man with a lantern came out. The rays fell on the young broker.

"Hello, is that you, Joe?" asked the man.

"Yes," replied Teddy, on the spur of the moment. "Don't shut the door, I'm going in."

Teddy's voice was so different from that of the party named Joe that the man raised the lantern and flashed it in his face.

"Why, you aren't Joe," he cried. "Who in thunder are you anyway?" he added, suspiciously.

Teddy saw that prompt action was necessary, or the fat would be in the fire. He grabbed the man suddenly, pushed him back into the shed and shut the door. The lantern flew from the fel-

low's hand, struck the wall with a crash and fell into a box containing a quantity of excelsior. The small lighted lamp falling into the inflammable stuff ignited at once, and the flames spread with extraordinary rapidity. Teddy was aghast at the accident, and the man himself was frightened out of his wits as the fire began licking up the wooden side of the shed. He sprang on his feet, and rushed outside crying: "Fire!" at the top of his voice.

Teddy had no time to make any change of attire now. He simply grabbed up his clothes, tossed the cap aside and put on his derby, and rejoined the girl, as the women and the engineer came rushing to their doors to see what had happened. Teddy had shut the door of the burning shed so the light of the blaze inside was not perceptible for the moment. Taking the frightened girl by the arm, he drew her over to the gate, removed the bar, turned the key in the lock and dragged her outside.

"Now we must run for it," he said.

Reaching the end of the lane, they paused long enough for Teddy to cast off the sanitarium employe's jacket and put on his own garments, then they hurried in the direction of the road. The utmost confusion now existed in the yard they had left. The glare of the fire, which was spreading rapidly among the lumber and dry boxes, could be seen through the cracks. The engineer was the only person who did not lose his head. He called the man who had been the innocent cause of the threatening conflagration to help him with the hose. By the time the fire burst through the roof of the shed, and brightly illuminated the back of the sanitarium, the two men had a stream of water playing on it. In the meantime Teddy and Maud Stanley gained the road and started off toward the town of M—.

"I guess you're safe enough now," said Teddy. "Mr. Presby and the doctor are locked in your late quarters, unless they have succeeded in attracting the attention of an employe, and even then they'll have to wait till the door is opened by another key, for I have the other one in my pocket. That outhouse is making quite a blaze, isn't it?" he added, as the flames mounted high above the wall.

The fire soon began to die down, and by the time they were a quarter of a mile from the sanitarium, there was no longer any sign of fire at the place. Inside of half an hour, during which time Miss Stanley told Teddy how she had been abducted after leaving the store three nights before, they reached M—. The young broker asked if she was going to prosecute her uncle for the offense he had been guilty of. She said that she would let the matter drop, as she did not want to send her mother's brother, badly as he had acted toward her, to prison, and thus disgrace and ruin him.

They were both quite hungry when they reached the town, so the first thing Teddy did was to hunt up a restaurant, where they had their dinner. Then they went to the railroad station. A train bound for Jersey City came along in a short time and they boarded it. In due time they reached the ferry and crossed over to New York. Teddy escorted the girl to 124th Street, where she had a room, and after receiving her

earnest thanks once more for rescuing her, he bade her good-night and went home.

Teddy was down to the office the next morning at his usual time. He had noticed that D. & N. stock was looking up, and as the market was due for a buoyant spell, and everything pointed in that direction, he called upon Broker Hatch and gave him an order to buy him 1,000 shares of D. & N. on margin.

With the capital he now had at his disposal he might have gone in much deeper, but with his father's practical failure before his eyes, owing to the big chances he took on what he regarded as a sure winner, he did not care to take too much of a risk. He could easily protect the 1,000 shares if the market unexpectedly went wrong, and he preferred to make less rather than endanger the business he was building up to its former importance. That showed Teddy had a level head, and did not permit the speculative fever to master his judgment.

Teddy sent Eddie down to the Mills Building to find out how things were getting on in Room 999. The youth reported that Jared Moss was on duty, and that matters appeared to be going on as usual. Exactly one week from the date of Mr. Wilkin's visit he called again for the boy's answer to the proposition he had made. He expected that Teddy would be prepared to join the syndicate. He was surprised and disconcerted when the young broker told him that, after duly considering the matter he had concluded not to pool his shares with the men who were trying to get control of the oil property.

"You're foolish," replied Mr. Wilkins. "If you go in with us you will receive your share of the cream of the big profits we are sure to reap."

"I think there will be cream for the stockholders who are not connected with the syndicate of which you have the honor to be the head and front," replied Teddy.

"There will be no cream, whatever, for those who are not with us," said the visitor.

"I don't see why not. My block of stock is worth as much as any similar amount in the possession of the syndicate."

"At present it is, but when we get things in working order there will be a different standing to outside stock."

"You think you will carry your point whether you get my shares in your pool or not?"

"We are assured on that point."

"Then why worry about my shares?"

"We are not worrying about them."

"I'm glad to hear it, for then you won't feel disappointed over my answer."

"But we'd rather have you in with us, than see you lose by remaining out of the fold."

"That is very considerate of you and the other gentlemen, I am sure."

"Considering that you're a boy, we don't like to see you come in for the short end with so much stock on your hands."

"Again I thank you for your generous thoughts toward me," replied Teddy, with apparent earnestness; "but although a boy in years, I think I am old enough to look after my own interests. So we will consider this matter closed."

"Then you absolutely decline our offer?" said the disappointed and chagrined caller.

"Absolutely," replied Teddy, politely.

There was nothing left for Wilkins to do but take his departure.

"I wonder if that boy has heard anything about our plans," muttered the gentleman, as he walked toward the elevator. "A week ago he seemed ready to fall into our net, now he presents a solid front against us. Something has got to be done or our plans are bound to fail, and we shall be out thousands of dollars. We have paid a high price for a large part of our stock, and have used large sums in shaping the course of the market. Now, when on the eve of success, I find that Presby can't come to time with his 5,000 shares, and this boy won't act with us. I must call another meeting and see what we can do to save ourselves. This young broker holds the key to the situation, for he even has the 5,000 shares belonging to Presby's niece in his safe as security for a small loan. It will never do for us to be beaten by a boy. No, no; we must try and compel him to make common cause with us, and when he has served our purpose we will drop him into the soup."

Wilkins then started off to find his right bower, Gorham. During the next few days Teddy kept his eye more or less on the upward tendency of D. & N., which he had bought at 82. It was now at 90, and the young broker judged it would go still higher. He was not mistaken. It gradually went to 95, under the influence of a strong bull market, and at a fraction above that figure he sold out and cleared \$13,000. When he deposited his check it boomed his bank account to \$125,000, a little more than \$100,000 above what his father had been able to start him off with, which showed that Teddy had not been asleep since he became his own boss.

CHAPTER XII.—Driven to Bay.

When Nathan Presby found that his niece had escaped from the sanitarium he was in a great stew. He expected nothing else than that she would immediately have him arrested and prosecuted for kidnaping. He felt that he would be convicted and sent to prison for a long term. To avoid such a fate, he hastily disposed of his household belongings, and, with his wife, departed for parts unknown. It was some time before Miss Stanley found out that her uncle had vanished from his accustomed haunts, but when she did she was greatly pleased to be relieved of further persecution on his part.

She and Teddy were now much together, and neither made any secret of the fact that they were greatly interested in each other. Teddy took her out at least two nights a week, and also on Sunday. They called each other by their first names, and were happy in each other's company. Teddy's business was steadily improving and he guessed that before long he'd have to take on a new clerk. A large part of his attention was given to the furtherance of a plan to relieve the New Almaden Oil Co. of the depressing influence exercised upon its affairs by the "ring" of New York speculators who formed the syndicate of eight.

Although unable to capture control of the company, their ability to hurt the prospects of the corporation was still evident in the influence

they exerted on the market and this Teddy determined to put an end to. In a word, he resolved to smash the combine. The first thing he did toward that end was to write to his father. He explained in his letter all that he had learned about the plans of the speculative "ring" to capture the oil property, reorganize the company and freeze out the minority stockholders. He told his father to see the president of the company and put the matter up to him, requesting him to co-operate with him (Teddy).

Teddy knew that his father would make it his business to put the case squarely up to those in control, and he had little doubt but he would triumph over the combination as soon as he got down to business. In the course of a couple of weeks Teddy was assured of the co-operation of the officials of the oil company in his efforts to down the "ring" of New York speculators, and backed by his own capital of over \$100,000 he began operations on the Curb. Wilkins and the others members of the syndicate had been unable to figure out any plan by which they could force the young broker to come in with them, though both Wilkins and Gorham had visited Teddy and talked their nicest, making him glowing offers, which he knew they did not mean to keep. Now they woke up to find that they had a fight on their hands, and that their real antagonist was the boy broker.

At first they lauged to think he could hurt them in any way, but the developments of the situation after a few days caused them to entertain a different opinion. They found that not only the boy meant business, but he seemed to be backed to an extent that made the matter decidedly serious to them, as their capital was pretty well exhausted, and the prospect of raising any considerable amount to defend themselves was not very good. Wilkins called a special meeting again to consider what was to be done now.

"If that boy is not checkmated we shall go to the wall," he said to his associates, after they had all convened in Room 999 in answer to his summons.

"Then he must be checkmated," spoke up one of the eight.

"That easier suggested than carried out," answered Wilkins. "How is the trick to be accomplished? I am satisfied now that he is perfectly familiar with all our plans, therefore he is able to make things shaky for us. I believe he, himself, was the chap who worked that masquerade business off on us that day, and thus secured information that now places us practically at his mercy."

"Then we ought to retaliate upon him in the same way," said a member of the "ring."

"How do you mean?" asked Wilkins.

"By working some underhand trick upon him. According to your showing we can't fight him fair and above board without a large sum of money. Where are we to get this money? Even if we could raise it, still it is now certain we can never secure control of the company, consequently it would only be throwing fresh funds into a bottomless hole in a futile effort to fill it up. We are now placed in the position that compels us to sell out in order to save ourselves."

"That is just what the boy figures on and has forced the price of New Almaden Oil down to

twenty cents, and he intends to keep it there indefinitely until we throw up our hands," said Wilkins. "With the officers of the company at his back he can do us, and that is what he intends to do."

"Unless we can frighten him off."

"How is that to be done? He is really only a boy in years. He has the ability and genius of a born financier, and only lacks the experience. With his father and the officers of the company at his back he can't be beaten that I can see. He is evidently a fighter, and can't be frightened off. That's the whole thing in a nutshell. Now what are we going to do about it? Most of the stock cost us 75 cents, while many thousands of the shares cost us a dollar. To be obliged to get out at twenty cents, or compromise with this young Napoleon at whatever terms he is willing to take in the stock for, will involve us all in a large financial loss. Now, gentlemen, it is up to us to say what we are to do. We have practically reached the last ditch. We can't fight much longer. We ourselves, by depressing the value of the stock to forty cents and holding it there, have paved the way for our own undoing, and made it easy for Ted Mack to force us to the wall."

The meeting gradually became a stormy one, and seemed likely to end in a row. Finally Gorham, who had been thinking hard, stepped into the breach and made a suggestion. It rather startled the bunch.

"It's our only chance," said Gorham. "If you turn it down, why we'd better have Wilkins appoint a committee to call on the boy and ask for terms."

"Never!" roared one of the angry members. "Anything rather than that. What? humble ourselves to a boy! I'd rather lose every dollar I've got up."

"You stand a good chance of losing it then," said another member. "Why, if Gorham's plan should fail we'd all be liable to go to State prison. I, for one, will have nothing to do with it. I'm not hankering after a suit of prison stripes."

The majority, after a hot debate, were in favor of adopting Gorham's plan.

"We're all in the same boat and must sink or swim together," said Wilkins. "I shall vote to carry out the plan, prison or no prison. I have a fortune at stake and I'd just as soon go to jail as to throw up my hands."

The plan was put to a vote. Five voted for it, and three against it. Then the meeting broke up, and the three in the minority went off together in a disgruntled frame of mind.

CHAPTER XIII.—Kidnaped.

The afternoon that the meeting just described took place, Teddy sat in his office in great good humor. He had just concluded an interview with the Curb brokerage firm he had engaged to carry out his plans against the "ring." This firm, acting under his instructions, had attacked New Almaden Oil stock and depressed it to 20 cents. Teddy's arrangements were to keep it at or around that figure until the syndicate gave up the fight.

"It's only a matter of time before Wilkins,

Gorham and the others will have to eat humble pie," thought the boy, rubbing his hands together. "I've got the 'ring' where its hair is short, and there isn't a ghost of a chance for those foxy speculators to wriggle out of my net. They dug the hole themselves into which they will tumble, by depressing the price of New Almaden Oil from a dollar to forty cents and holding it there. They have made my job easy, for now nobody wants anything to do with the stock. I'll get all the credit for doing them up, and when their influence is broken we will boom the stock to a dollar and over. Eventually it's bound to go to par, or \$10, when we have several gushers working overtime."

If Teddy had dreamed that in driving the "ring" to the brink of its last ditch he was making desperate enemies for himself, he would have taken measures to guard himself against any crooked work on their part. A couple of days later, when Teddy left the office for home after he had got through for the day, a short, tough-looking man, who had been hanging around the entrance of the office building, followed him to the Hanover Square station. The fellow got aboard the same car and kept his eye on the boy all the way up-town to the station where the young broker always got off.

The man got off, too, and followed him to his home on Madison Avenue. He made careful note of the number of the house and then went off down-town. On the following evening the same than might have been seen watching the house soon after dark. In the course of half an hour Teddy came out, dressed up, and took a Madison Avenue car up-town. The man boarded the same car. Teddy got off at 124th Street and so did his shadower. The boy walked to the Y. W. C. A. building and going into the office asked for Maud Stanley.

She was waiting for him in one of the reception rooms, and came out at once. Teddy took her down-town to a Broadway theatre, and they were followed by the man. As soon as they disappeared through the vestibule of the theatre the man went to a public telephone station and caled up somebody. He held a guarded conversation with this person, and then left the booth and went to a shady Tenderloin resort where he made certain inquiries. There we will leave him to attend to his own business. The show was out about eleven, and Teddy took his charmer to an ice cream saloon and treated her. Then they started up-town, both blissfully unconscious that there was danger in the wind for the young broker.

While they were on their way two men stood near the entrance to the Y. W. C. A. building talking and watching. Half way up the block a night hawk cab stood close to the curb, the driver seated on his box as if waiting for somebody to come out of the house before which his vehicle was standing. It was close to twelve o'clock when Teddy and his young lady reached the building where Miss Stanley was lodging, and as they approached the entrance the two men started to walk slowly up the block toward the cab.

At a sign from one of the men the vehicle moved on a short distance and then stopped in front of the iron railings of Mount Morris Park.

The men crossed to the other side of the street and sat down on the stoop of one of the residences. In the course of a quarter of an hour Teddy came walking along intending to catch a down-town car on Madison Avenue, which would take him past his door. He had about two block to walk, but they were long ones. Crossing the short street that faced the park he kept on, whereupon the men recrossed to the front of the cab. Teddy was thinking about the glorious evening he had spent in the society of the charming girl he had decided to make his wife some day, if she did not object to the arrangement, and did not take note of the actions of the men.

He had never been held up on the street in his life, and he wasn't looking for anything of the kind to happen. It is the unexpected that usually turns up, and so, when Teddy reached the cab, he was suddenly seized by the men and pushed into the vehicle in spite of his struggles. They followed him, and then the cab driver whipped up his horse and started eastward at a fast clip. A handkerchief saturated with some kind of drug was pressed over the boy's face, and in a few minutes he became unconscious. One of the men then called to the driver to stop, which he did. The fellow got out of the cab, mounted to the seat beside the jehu and the vehicle started on once more.

It was a clear, cold morning, and the sun was up, when Teddy came to his senses and found himself the occupant of strange quarters. He appeared to be in the garret of a house, and at first he marveled much at the situation. Then he remembered the attack that had been made upon him the night before in front of Mount Morris Park by two men whose features he was not able to see very well in the gloom of night. He knew he had been drugged and carried off in a cab, and he could not understand the object of the outrage. Had he been held up by a couple of footpads, who intended to clean him out, they certainly would not have carried him any further than was necessary to accomplish their purpose.

He would then have been dumped out on the sidewalk for a policeman to find when he came that way.

"I wonder what I'm up against?" thought the boy, after walking to the door and finding that it was locked. "Why was I brought here, and where am I, anyway?"

He went to the small window that afforded light and ventilation and looked out. He stared at the prospect in surprise. The house was not more than a hundred yards from the water, and, as far as he could see, water was all around the vicinity. In the background, seemingly a mile or two, if not more, away, was a long strip of land, that ran in either direction as far as he could see. What wide expanse of water was that between him and that land? It was several times as wide as either the North or East rivers, so he jumped to the conclusion that it was Long Island Sound.

He tried to open the window, so as to get a wider and more intelligent view of his surroundings, but found that both sashes had been nailed so that he couldn't move them the least bit. While he was considering the strange predicament in which he was the door opened behind him and a man, in heavy block beard, which

looked as if it was false, came in with a tray of dishes containing food.

He placed the tray on a nearby table and started for the door.

"Hold on. I want to talk to you," said the young broker.

"Nothin' doin'," replied the man, going out and relocking the door after him.

Teddy went over to the table and saw that a very fair meal had been brought to him, consisting of steak, potatoes, rolls and a cup of coffee. It looked pretty good, and as Teddy felt hungry, and saw no use of letting the provender go to waste, he sat down and ate heartily, all the while musing over his situation, and wondering what developments would follow. He hoped somebody would come soon who would throw a little light on the subject, but as the hours went by nobody turned up. He amused himself looking out of the window. Noon came and passed, and finally the shades of night gradually fell on the waterscape, and Teddy had only his own thoughts to commune with.

Finally he heard steps outside, the door was unlocked and two men appeared, one holding a slung-shot in his hand, who stopped at the door, while the other, the same who had visited him that morning, brought in his dinner, placed it on the table and removed the other tray, refusing to reply to the boy's eager questions as to why he was a prisoner. The second man then placed the lamp he held on the table, and both quitted the garret without having uttered a syllable.

Teddy, more in a maze than ever, ate his dinner, which was a fairly good one, and then retired to the cheap wooden bed in the corner and lay down on it to think and wonder some more. Half an hour passed and then the door opened again. This time a tall, well-dressed man entered and closed the door after him. Teddy sprang up and approached him. To his surprise he recognized his visitor as Mr. Wilkins.

CHAPTER XIV.—Conclusion.

Teddy looked at his visitor intently, hardly believing that it really could be Wilkins who stood before him. A suspicion that the head and front of the syndicate was at the bottom of his present predicament began to take strong hold on his mind.

"Look here, Mr. Wilkins, is this your work?" asked Teddy, abruptly.

"You mean am I responsible for you being here?" said the gentleman.

"Yes."

"The syndicate is."

"I suppose you understand that in having me brought here against my will you and your partners have committed a crime?"

"Don't worry about that. Sit down and we'll talk business."

"I have nothing in the business line to say to you."

"Well, I have a few words to say to you. The syndicate has made up its mind that you are a dangerous factor to its interests and must be kept away from Wall Street until a boom in New

Almaden Oil has been worked that will let us out of the corner your late tactics have forced us into. With that purpose in view you were kidnaped and brought here where you are as safe from discovery as if you were at the North Pole. You will be kept here until your absence from the Street is no longer a question of any importance to us. It is not a pleasant nor a profitable prospect for you to face, but it is necessary for our financial rehabilitation. However, in view of the fact that you are a clever young fellow whom we would prefer to conciliate rather than antagonize, I will state that the alternative of reconsidering your refusal to join us is still open to you. If you will consent to hand over your shares, and the 5,000 belonging to Miss Stanley, on our guarantee to pay you \$1.50 a share for it within a year; and you will also promise not to make any trouble over this little abduction affair, why you shall recover your liberty right away, and leave this island with me when I go myself. Now, I think I have put the situation squarely before you in as few words as possible, and it is up to you to say whether you will elect to remain here a prisoner until we have accomplished a boom in New Almaden Oil, or accept the alternative. Consider the matter well. Don't hurry. I will return in, say an hour, for your answer."

"You needn't," replied Teddy, coldly. "I will give you my answer now."

"Very well; do you accept the alternative?"

"I do not. I will stay right here rather than have any dealings with you and your rascally associates."

"Then you refuse finally to come in with us?"

"I do, most emphatically."

"Consider how your absence from Wall Street will affect your own business."

"I'll take the chance of it."

"Look here, Mack, I want to ask you a question."

"Well?"

"Was it not you who played that little game off on us that day that Jared Moss was decoyed to Philadelphia by a bogus telegram?"

"Come now, don't play off innocent. We know it was you."

"If you know it, why ask me then?"

"I wanted an acknowledgment from you."

"You'll have to want it I'm thinking."

"It was an underhand trick, and this kidnaping business is merely tit for tat."

"You may find this kidnaping matter rather serious in the end. The statute classes it as a crime, and the penalty is not a light one."

"Once more I ask you if I've had your final answer."

"You have."

"Very well. You won't see me again. You will stay here until you are at liberty. When that will be I haven't the least idea myself."

"One moment, Mr. Wilkins. You have played your hand, now I will play mine. If you expect to leave this room alive you had better take me with you."

"What do you mean?" exclaimed the gentleman, clearly startled.

"This," said Teddy, pulling open the drawer in the table and taking out a revolver. "Open

MONEY MAKER MACK

the door or I'll shoot you as surely as I stand here."

Wilkins looked at the muzzle of the weapon and wilted.

"Don't shoot," he cried. "You shall go with me."

He opened the door and was about to step out when Teddy stopped him.

"Sit down in that chair," the boy said, sternly. Wilkins sat down.

"I will make you a proposition—a better one than you and your associates deserve after what you've done to me. I'll give you 25 cents a share for your 196,000 shares, if delivered at my office within this week, and if you accept I'll promise to let up on you all for this kidnaping business. Do you accept?"

"Suppose I refuse?"

"That is your privilege; but it won't be safe for you to refuse to take me off this island with you tonight. As I am detained here by your orders I shall feel justified in shooting you in order to recover my liberty if I can."

"I can't do anything about accepting your proposition without consulting with the members of the syndicate."

"Very well. You may consult with them, and my offer will hold for the rest of the week. At the end of the week I shall proceed against the members of the syndicate for kidnaping me, that is, if I do not hear a favorable reply to my proposition. That is all. Now escort me out, and walk ahead. You have a boat of some kind waiting to take you back to the city. I will be your passenger. Don't try to turn the tables on me, for I shall be on my guard every moment I am in your company, and any mistake on your part may be fatal to you."

Teddy motioned Wilkins to proceed, and followed the gentleman downstairs and out of the house. A sloop yacht was lying at a small wharf not far from the house. Wilkins walked toward her and Teddy followed. As soon as both were aboard Wilkins sent one of the two men who navigated the boat to the house with a note to the two men who had been installed there as a guard on the prisoner.

They were informed that the prisoner had been liberated, and that they could return to the city as soon as they chose in the catboat in which they had brought Teddy to the island. The yacht then started for New York. Teddy, at his request, was landed at the ferry dock at the foot of 96th Street. The yacht then proceeded on its way.

"That was the best bluff I ever worked," chuckled the young broker. "That revolver was out of order, unloaded and wouldn't have hurt a fly. It looked dangerous, however, and so I carried my point. Now we will see what the syndicate will do."

Teddy went home and next morning appeared at the office. He explained the cause of his absence the day before to the cashier.

"Upon my word, you're the smartest boy in New York," said Mr. Mason. "The idea of bulldozing that man with an unloaded weapon."

"Such a thing has been done before," chuckled Teddy. "It's not original with me. It worked all right, and now the syndicate members have

either got to accept my terms or take the chance of going to prison."

Two days later Wilkins and Gorham called on Teddy and accepted his terms.

"Have you got the stock with you?" asked the boy.

"I have," replied Wilkins.

"Produce it and I will give you the firm's check for \$49,000."

The stock was laid on Teddy's desk. He examined it, found it all right, and drew a check for the money which he handed to Wilkins.

"You will keep your promise not to prosecute us?" said the gentleman, humbly.

"You may rely on me. Good-day, gentlemen." Wilkins and Gorham walked out.

"That's the end of the syndicate. I've smashed a 'ring' that wouldn't have done a thing to New Almaden Oil had its plan succeeded. And that reminds me that I hold the control of New Almaden myself, for I bought it with my own money. I now own 246,000 shares, and Maud's 5,000, which she'll give me the right to use, makes the control. This will be rather a surprise to the present officers, but I don't mean to disturb them. Tomorrow I shall begin bombing New Almaden Oil to one dollar and when it reaches that figure I'll be worth over a quarter of a million. I guess I'm Money Maker Mack all right."

A year later, when he married Maud Stanley, he was worth half a million, and the newspapers in printing an account of his wedding, referred to him as Money Maker Mack, the boy who smashed a Wall Street "ring."

Next week's issue will contain: "MISSING FOR A YEAR; OR, MAKING A FORTUNE IN DIAMONDS."

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The Wall Street Hoodoo

— or —

The Boy the Brokers Feared

By Gaston Garne

(A Serial Story.)

CHAPTER XXIII.—(Continued)

They took her out to an elaborate lunch in a restaurant frequented by the brokers.

Bob's party was joined by two other brokers, and he invited them to lunch with him.

One of them was a single man about thirty years of age, and of course he was introduced to the young typewriter who was trying to get rid of her lover.

He was greatly attracted by the girl, and before the party broke up he invited all three of them to lunch with him there the next day as his guests, and they accepted the invitation.

Again that afternoon, after business hours, the bookkeeper was at the door at the foot of the stairs waiting for her, and again he saw her ride away in Jennie Rogers' carriage.

The next day he took the trouble to inquire of Bob what it all meant.

"Why, she's a friend of Miss Rogers," Bob explained, "and the latter has insisted on her riding in her carriage and lunching with her."

Of course he avoided saying anything to wound his feelings.

They were then out on the sidewalk in front of the building.

The bookkeeper turned away as if to enter the building, when he was run into by a newsboy who was fleeing from another, and they both rolled into the gutter together.

Of course the newsboy sprang up and ran off without any apologies, and the bookkeeper had to go into a barber shop to have his coat cleaned, for the gutter had been flushed that morning, and there was quite a lot of water left standing in it.

Bob laughed and entered the elevator and went up to his office.

There he laughingly told Jennie what had happened.

"Well, well, well!" she ejaculated. "What a singular coincidence. He will think you have hoodooed him, and that the spell is working."

At noontime he was waiting in the corridor for the young girl, who was coming down to Bob's office to go out with him and Jennie and Broker Melrose, whose guests they were to be.

She rushed past him without seeing him.

He made up his mind to wait for her at the entrance, as he suspected that she was going out to lunch with Bob and Miss Rogers again.

When he was about halfway down the stairs he stepped on an apple-peel and went tumbling all the way down to the foot of the flight.

He was considerably bruised, but not seriously hurt.

Bob waited in his office for Broker Melrose to join them, and the four went down the stairs

together, Miss McClure accompanying the broker, and Bob and Jennie leading the way.

They appeared on the street just in time to see the bookkeeper entering the barber shop to be brushed off again.

At the table Melrose asked permission of Miss McClure to escort her to the theatre that evening.

The girl hesitated, but Bob spoke up promptly, saying:

"Yes, go with him and Jennie and I will go along too."

CHAPTER XXIV

Conclusion.

"Say, Bob," said Broker Melrose, "haven't you heard the story of three being a crowd?"

"Yes; but four is good company. Miss McClure is under our protection. I know that you are all right but she is rather a timid young lady, and as a general thing young girls in Wall Street are suspicious of the attentions of good-looking brokers, so I volunteered to go along with Miss Rogers so as to make her feel more at ease in your company."

"Well, I am sure I thank you for your good intentions. Miss McClure and I have had a very short acquaintance, but if she will permit me to do so, I crave her permission to call on her. I'm glad that you are willing to vouch for me."

"Mr. Melrose," said the young typewriter, "I'm a poor girl and have to work for my living. My home is a very humble one, certainly not such a home as you would like to visit. Still, I can't object to it."

"That settles it. I'll go farther, and say that I am attracted to you more than I ever was by one of your sex before in my life."

"Mr. Melrose," said Jennie, "I've known Eva a long time. She is a good girl, and her parents are good people, so this afternoon ride uptown with us."

He accepted the invitation, and they drove through Central Park and had a pleasant time.

The bookkeeper saw the broker join them in the carriage and drive off together, and then and there he gave up his pursuit of Eva McClure.

A month later Melrose went into Bob's office and told him he was engaged to Eva, and of course he received the congratulations of both Whiddon and Miss Rogers.

It was plainly to be seen that the broker was infatuated with the pretty typewriter, and a couple of months later they married and took a bridal tour across the ocean.

"Bob, that's a wondeful hoodoo," said Jennie. "I wonder what the other fellow thinks of it."

"Hanged if I know! I don't know what to think of it myself. I've been puzzled ever since the newsboy ran into him and rolled him into the gutter within a couple of minutes after I told him he was hoodooed."

One day Broker Hennessey came in and asked Bob if he knew old Broker Moseley.

"Yes, but I've never had any dealings with him. He is an old man with a long gray mustache."

"Yes; as honest a man as Wall Street ever saw. He has made and lost three fortunes since

he first appeared in the Street, and every time he paid up principal and interest on all his debts. Just now he has been badly squeezed and has called on me for assistance, and as all my cash is tied up in C. & H. stock, I am unable to help him. But if you can let him have \$40,000 I will accept the responsibility for him, and consider it a personal favor to myself. He has told me exactly what his position is. If he can get \$40,000 he can pull through and win as much instead of losing it."

"All right," and Bob wrote out a check payable to Broker Moseley's order, and Hennessey took it to his office, where the old man was waiting, and gave it to him.

The old man was so astonished that he could hardly believe the transaction was real, but he went over to the bank and had it certified, and then, before using it, he went to Bob's office, introduced himself and thanked him.

"That's all right, Mr. Moseley. I've never met you before, personally, though I knew you by sight, but your reputation is such that I wouldn't hesitate to lend you money on any statement that you might make to me."

"Thank you, sir. I appreciate the compliment. I never owed a debt in my life that I didn't pay, both principal and interest."

A few days later Bob learned that the loan had really saved the old man from being squeezed dry.

A month later Moseley came to him again, saying that he had a bit of information that would earn big money for a man with capital enough to take hold of it, and he told him what it was.

Bob took twenty-four hours to inquire into it, for he was cautious at all times. He found that the information was correct and from a straight source.

He backed the old man in it, and two weeks later a clean \$150,000 had been made on the deal.

Bob divided it with him, and thus set him up on his feet solidly.

To the day of his death old Broker Moseley was grateful, and on all occasions defended young Whiddon as one of the best and squarest operators in Wall Street.

When Bob and Jennie were married the old broker was one of the invited guests, and his present to the bride was a thousand dollar diamond.

Mrs. Sisson, Hennessey and other brokers were present, too.

Bob's sister Dora was now a grown young lady and very highly accomplished. Of course she had a number of suitors, but she was in no hurry to marry.

She had everything at her command that her heart could wish.

Bob was not disposed to give up Wall Street, notwithstanding Jennie did her best to persuade him to do so.

She was afraid of the Street. She characterized it as a financial graveyard.

For a long time he was called the Wall Street hoodoo, but he finally laughed it down. But there are brokers still operating there who remember how they all feared him when he was a mere youth and flourished under that name.

Now he's a millionaire several times over, and always conservative. He never joined a syndicate to boom a stock, but followed the rule he adopted when he had only a few hundred dollars —that was to wait for others to boom a stock and then take advantage of it.

He often tells stories to the brokers about the singular accidents that followed his attempts to hoodoo people.

Said he:

"I don't know how to account for it on any other ground than that the victims themselves brought them about by their nervousness while laboring under the impression that I had really cast a spell over them. I got the idea from an old colored woman in Delancey street who was always threatening to hoodoo some of the boys who snatched fruit from her stand. Colored people generally believe in such things, but in the light of my own experience I've found that superstition exists largely even among well educated white people. I knew a wealthy gambler who, if he met a black cat on leaving the house, would say it meant bad luck, and if he didn't return to the house and start again, he wouldn't touch a card that evening."

"Yes," said Hennessey, "I've known of several such cases myself. I believe that these things happen only to superstitious people, who believe in good and bad omens. I've always said to myself that I didn't believe in them at all, but I've seen things that puzzled me."

"Oh, that's the case with everybody," said Bob. "I flatter myself that I've laid down that hoodoo business, and yet I'm frequently alluded down here as 'The Wall Street Hoodoo.'"

THE END.

A NEW SERIAL COMING ON THIS PAGE

Next Week

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Ninety Degrees South

or, Lost in the Land of Ice

By GASTON GARNE

It is a thrilling story of adventure in the frozen regions around the South Pole.

WALKING ALL OVER PEOPLE

Sergeant to R. O. T. C.

Rookie: Private, I'll impress upon you that you must be more respectful toward me. Why, I had two hundred and fifty men under me during the war.

Rookie: You ain't got nothin' on me. I had twelve hundred people under me last Summer.

Sergeant, doubtfully: What were you doing?

Rookie: I mowed the grass in a cemetery.

—Carolina Buccaneer.

Fame and Fortune Weekly

NEW YORK, OCTOBER 28, 1927

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INTERESTING ARTICLES

DAVIS CUP SEEN BY THOUSANDS IN PARIS

Ten thousand persons passed by the Davis Cup, emblem of international supremacy in tennis, when it was placed on exhibition recently. The cup was decorated with French and American flags entwined.

\$1,000,000 HOSPITAL DRIVE

A \$1,000,000 goal was set for the annual drive of the United States Hospital Fund in behalf of the sick and poor at a meeting of the executive committee at the Bankers' Club recently. The appeal will be made during the week of November 21.

RARE ENGLISH COIN FOUND

A rare English coin, dated 1749, was found by William Dressell while digging in his cellar on Lyman street. The coin has been valued by the New York Metropolitan Museum at a considerable sum. Mr. Dressel offered it to the Metropolitan, but that institution believes an English museum should have the first right to collect it.

GIRL FUGITIVE WATCHES CORONER DRAG FOR BODY

Elizabeth Lore, sixteen years old, hid behind a clump of bushes recently and for more than an hour watched a coroner and policeman drag for her body in a small stream running into the Delaware and Raritan Canal. A small boy finally spied her and she was returned to the State Home for Girls, whence she had escaped earlier in the day. She jumped into the stream when a policeman started after her and swam out so quickly that the officer thought she had been drowned and turned in an alarm.

OLD GLORY WRECKAGE BROUGHT HERE ON SHIP

In No. 2 hold of the Red Cross liner Nerissa, which arrived from St. Johns and Halifax re-

cently, was a large box containing the only traces found of the monoplane Old Glory.

A piece of the left wing, a landing wheel and two ninety-gallon gasoline tanks, found at sea and brought here yesterday, mark the "finis" note of the attempted flight to Rome, which cost the lives of Phillip A. Payne, Lloyd W. Bertaud and J. D. Hill.

Almost as soon as the liner reached the pier, the box was placed in slings and lifted out of the hold. Passengers aboard the Nerissa obtained vantage points to watch the remains of Old Glory being placed on the pier, while a large crowd collected at the pier gate as soon as the news of the ship's arrival was passed around.

From members of the crew it was learned that souvenir hunters had greatly damaged the salvaged pieces after it was landed at Newfoundland by the steamer Kyle. Several passengers had bits of the wing fabric, cut from the wing before it was placed in the pine box.

LAUGHS

"Was her father violent when you asked him for her hand?" "Was he? Great guns! I thought he'd shake my hand off."

"My dog is a regular machinist." "How's that?" "Why, I kicked him the other day and he made a bolt for the door."

Thud—Say, Slap, what's the noisiest game? Slap—Oh, I dunno. What is? Thud—Tennis; you can't play it without a racquet.

"How did you get such a bruised eye, Rastus?" "Well, boss, I was out a-lookin' for trouble an' dis yere eye was de fust to find it."

Teacher—Who can tell me why we should always be neat and clean? Little Lizzie—I can. Teacher—Well, tell us, Little Lizzie—in case of accidents.

Johnny—Dad, there's a girl at our school whom we call Postscript. Dad—Postscript? What do you call her Postscript for? Johnny—'Cos her name is Adeline Moore.

"Now, Johnnie," the teacher asked, "what would you do if you had a goose that laid golden eggs?" "I'd set her on some of the eggs," replied the youngster, "and hatch out more geese of the same kind."

"Say," said the man as he entered the clothing store, "I bought this suit here less than two weeks ago, and it is rusty-looking already." "Well," replied the clothing dealer, "I guaranteed it to wear like iron, didn't I?"

Two wretched-looking tramps were brought up before a justice of the peace, says the Boston Post. Addressing the worst-looking one, the justice said: "Where do you live?" "Nowhere." "And where do you live?" said the justice, addressing the other. "I've got the room above him."

Pierre Dubois

Reader, transport yourself in imagination to the little village of Biessy, in the province of Lorraine, one of the districts in which much of the former war between Germany and France was fought.

War had been declared, and the inhabitants of the little village of Biessy separated, a portion espousing one cause, a portion the other.

Among the inhabitants of Biessy was Jacques Dubois.

When the war's first tocsin peal rang out, he espoused the French cause with all the ardor of his nature, although he did not join the army that was raised to oppose the advancing army, which was due to the fact of being obliged, if he went, to leave behind, in an unprotected condition, a much-loved wife and two children, Pierre, a boy of ten, and a babe several months of age.

The German commandant, learning of the influence of Jacques among his countrymen, went to his house.

"Does Jacques Dubois live here?" asked the officer.

"Yes, sir," replied little Pierre.

"Is he home?"

"No, sir," replied little Pierre.

"Well, I'll go in anyhow," said the officer, taking a step forward.

"No, you won't; not just now," ejaculated Pierre, and with a quick movement he flung the door to in the officer's face.

Dashing into the room, he excitedly cried:

"Father, fly! A German officer is before the door! In a moment he will be here!"

Jacques needed no further warning, but jumping out of a back window, sought safety in flight.

There came a crash as the door was broken down, and the angry German stalked into the room.

"You lied to me, you young dog," he said, in severe tones, looking at undaunted Pierre.

"Sir," said Pierre, his eyes flashing indignation, "sir, you are talking to a gentleman, so beware."

"Ha, ha, ha," laughed the officer.

"Pierre, Pierre!" cried his mother, "what is the matter?"

"Father has been proscribed as a dangerous person, and a price is set upon him."

"Oh, Lord!" moaned the poor woman.

"Have you any money?"

"One hundred and fifteen francs," she replied.

"Let me have one hundred."

"What for?"

"I'll get father outside the lines."

Without further words, the mother gave him the hundred francs, and bidding him good-by, he passed out.

After leaving the house he proceeded directly to the market-place, and meeting there a farmer in from the country with produce, he accosted him, and learning that he intended passing out through the lines after dark, requested that he might be taken along.

"Can't do it," returned the farmer. "It would be as much as my life is worth; for they always examine the wagon, and if they found you there it would be sure death for both of us."

Hurrying homeward, he went to his father's hiding-place, and finding him, a long conversation ensued.

Then darkness having fallen, he wended his way toward the market again.

He approached the farm-wagon. The farmer's back was turned. Jumping lightly into the wagon, he raised the canvas, and crawling under, covered it over him so as to completely conceal him.

Half an hour or more he lay there before the farmer mounted the seat, and snapping his whip, bade the horses get up.

They were jogging merrily along, when all at once came the command to halt.

The farmer instantly complied with the demand, and exhibited his pass.

"Have you any one in the wagon with you?" demanded the sentry.

"No," replied the farmer.

"All right," said the sentry.

Pierre lay perfectly quiet until they had gone perhaps three or four miles further.

Then he arose so suddenly from the bottom of the wagon that the farmer supposed that he had as a companion an inhabitant of a supernatural region.

He talked the farmer into loaning him his horse for fifty francs. He went to the farmer's house. After arriving there he borrowed some articles of women's clothing, and took them to the barn.

Of the canvas he made a rude bed, and on it stretched a dummy figure representing a woman.

Waiting until midnight, he turned the horses' head about, and started for Biessy again.

He arrived at the picket line fourth in a row of wagons waiting to be admitted.

"Who are you?" demanded the guard, as Pierre's turn came.

"Henri Bouillon," replied Pierre, without a tremor in his voice.

"What do you want to do in Biessy?"

"I have a woman here, sir, sick unto death, and she may even die before I reach the doctor, for I have to go very slow."

"Let's see the woman."

Pierre jumped so readily from his seat that any suspicions the man might have had were removed, for he quickly said:

"Never mind, go ahead; don't block up the road. Here is a pass for two, the driver and a sick woman. Now go on, do you hear!"

Then, ere they reached the more populous portion of the town, the man had arrayed himself in the garments that had clothed the dummy and stretched himself out on the canvas.

They reached the picket line, the pass for a sick woman and a driver was examined, and they finally were allowed to proceed.

For several miles they rode in silence, then the man rose up, and clasping the boy to his breast, cried:

"Pierre, Pierre—my—son—you have saved my life. How can I ever thank you?"

"Say no more, dear father," said Pierre. "You

are not yet out of danger. I will take you straight on until near morning, and then you must hasten to Paris, and there join the army that is to beat back our enemies."

Father and son parted at last, the former to tramp on foot to the nearest recruiting station for the French army, the latter to return to care for his mother.

He gave up the team to the owner, and trudged back to Biessy on foot, to find the town in great commotion.

A search of the strictest character had been instituted for Jacques Dubois.

It so happened that the very picket officer who had allowed Pierre and his sick woman to go through was billeted on them a few days after.

This billeting consists in making the inhabitants provide for all soldiers who may be sent to their houses.

He had been an inmate of the house some three or four hours when Pierre came in.

"Pierre, this is Mr. Klingman," said his mother. "He has come to stay with us a few days."

"I've seen you before," said the officer.

"Where?" demanded the lad.

"When you took a sick woman through the lines."

"Well, what of that?" asked Pierre stoutly.

"Nothing—except your sick woman was a well man, called Jacques Dubois."

"Admit it—what then?"

"I could have you arrested."

"Do so, if you wish," retorted Pierre.

"Pierre—Pierre!" pleaded his mother, "don't be rude."

"Leave him alone," said the good-natured German. "And, Pierre—if that's your name—I am not going to have you arrested or anything of the kind, so make your mind easy on that score."

Klingman was very kind, and when their money ran out and the larder grew low, he replenisher it from his own pocket.

The French advanced; the Germans were badly cut up, and fled in great confusion.

The victorious French rushed through the streets and began a work of carnage.

Among the first to fall was Carl Klingman, a bullet having shattered his knee.

He was but a short distance from the cottage of Dubois, and, with the broken leg dragging behind, he crawled toward it. Pierre, excited by the sounds of battle, seized an old sword from above the mantel, and rushing out into the road, swung it above his head with true martial vigor.

"Hurrah for France. Vive la belle France."

"Pierre!"

He turns quickly, and close beside him sees Carl Klingman, who, unobserved, had crawled up.

He takes hold of him to help him in the house, but a cry, a shout, was heard.

Glancing up he saw a Frenchman, with a drawn sword, dashing up to the spot.

The French soldier draws back his hand to plunge the saber home, when Pierre raises his own sword and sends it hurling across the few feet that separated them.

It strikes, pierces the Frenchman's breast, Pierre had saved the life of one of his country's foes at the expense of one of her friends.

His debt was paid.

But hark! The tenor of the ringing shouts has changed.

It is now "King William Forever!"

The fleeing Germans had received unexpected reinforcements, had rallied.

Pierre had just tied a handkerchief around Carl's leg, when there came a prolonged whizzing sound, and a heavy ball passed through the side of the cottage, and striking the stool on which Klingman was sitting, tore it from under him, shattered its legs, and dumped him on the floor.

Suddenly there came a crashing, breaking sound, the lattice-work over the open window was broken, and there dropped into the room a great, round iron globe, from one side of which a stream of smoke and fire was escaping.

Pierre picked it up; the fuse yet remained half an inch outside—and then—

He dared not think of it.

He neared the window, bent for the heave, his arms shot upward, the iron globe passed through just as a fearful report rang out.

It had burst, and tore out the side of the cottage, while, stunned by the concussion, Pierre lay gasping on the floor.

He had saved their lives by his presence of mind. Pierre remained to guard the wounded German, but his mother went with Jacques Dubois, who was of the attacking party, inside the French lines.

When the Germans again entered Biessy, and Carl Klingman was in safety, Pierre sought to join his family.

A pass through the picket was given him, through Klingman's influence, who detailed the circumstances connected with his remaining behind.

Then, after some trouble, Pierre joined those who were dear to him.

But this toiling and trouble was ended when one day Carl Klingman, grateful to the little French boy, sought him out, and from the abundance of his wealth gave him enough to place him above want.

LIST OF TORNADO DISASTERS ALONG MISSISSIPPI

No other region of the world is so subject to tornadoes as the Mississippi Valley and the Southern States of America. Thousands have been killed in recent years by these storms. The property damage has totaled billions.

St. Louis has had more than its share. The worst tornado on record struck the city May 27, 1896 and, before it had passed on, 450 persons were killed, twice as many seriously injured, and hundreds of city blocks laid in ruins.

Other severe tornadoes in this country included:

Adams, Miss., 1840, 317 killed and two years later, in the same town, 500 killed.

Southern Missouri, 1880, 100 killed.

April, 1908, 300 killed in eight southern states.

March, 1913, more than 100 killed in the same region.

May, 1917, 165 killed in Upper Mississippi Valley.

April, 1927, 200 killed in Mississippi Valley.

GOOD READING

SOVIET ABOLISHES WRESTLING AS TOO BRUTAL A PASTIME

The Moscow Supreme Council of Physical Culture has decided to abolish wrestling tournaments here on the ground that they give rise to brutal instincts among the younger Soviet generation, especially among workers.

Professional wrestling has been for many years one of the favorite amusements of Moscow citizens.

INFANTILE PARALYSIS SCOURGE DECREASING

A slight decrease in the number of infantile paralysis cases over the country during the week ending Sept. 24 is indicated by reports from various States made public to-day by the Public Health Service.

With figures yet to be received from Ohio, where there were eighty-nine cases during the week ending Sept. 17, the total for the nation at the end of last week was 545, compared with 656 under treatment the week before.

ON BALLOT LIST 6 YEARS, YET HORSE NEVER VOTED

In the half dozen years that the name of David A. Mitchell has been on the voting list of his town David has never cast a ballot, so when Daniel A. Mitchell, of the same address, came to the polls to cast his vote in the borough elections the moderator asked why David had never voted.

"David can't vote," answered Daniel; "David's my horse."

The Republicans carried the borough by 100 votes without David's vote.

EDISON SETS OFF BLAST OF 15 TONS OF DYNAMITE

Thomas A. Edison, the inventor, exploded fifteen tons of dynamite and giant powder recently to break up a 160,000-ton wall of cement rock for the Edison Portland Cement Company. The explosives cost \$6,000, and were laid 106 feet below the surface of an area covering a quarter-mile.

More than 3,000 persons, including 500 employees on half-holiday, watched Mr. Edison pull the switch setting off the explosives. Many of them feared that water, gas and sewer pipes would be harmed, but there was scarcely a sound as the wall of rock crumbled and a cloud of dust rose more than 300 feet. The rock is expected to last the company two years, although a tunnel already is being started under an adjacent area.

HOME, JOB GONE, YOUTH IS SEIZED TAKING LOAF

Albert Bruning, twenty-two years old, without home or job, stole a loaf of bread recently and was sent to jail.

Policeman James Farrell saw Bruning take the loaf out of a box of the Summer Dairy Company at 333 Sumner Avenue, Brooklyn, and arrested him. The charge was petty larceny, but the

bakery proprietor declined to press the charge and Magistrate Maguire held Bruning in Gates Avenue Court for vagrancy. The prisoner said he was hungry. He was married eight weeks ago, went to live with his mother-in-law at 516 DeKalb avenue, lost his job later, and was put out of the house. He had to eat, he said, and so he took the bread.

OLD 7th REGIMENT UNVEILS MEMORIAL TO ITS WAR DEAD

More than 3,000 veterans of the 107th Infantry, A. E. F., and 7th Regiment, N. Y. N. G., honored the war dead recently when they marched from their armory at 66th street and Park avenue to 66th street and Fifth avenue and there unveiled the 7th Regiment Memorial.

The memorial is for the 580 members of New York's old 7th Regiment, the 107th Infantry, who died in the World War, and for former members of the Seventh killed with other organizations. It was designed by Karl Illava of New York and represents a group of A. E. F. soldier going into action. The figures are in bronze on a granite base.

Lieut. Col. Nicholas Engel presented the monument to the city on behalf of the regiment.

NEGLECT OF EYES FOUND GREAT PERIL OF CHILDHOOD

Neglect of the eyes is one of the greatest dangers of childhood, according to a statement by the Eye Sight Conservation Council of America which reveals the results of a nation-wide investigation into light, sight and safety. Mothers are usually much concerned when their children are not properly nourished, but seldom consider the care of the eyes, it is said.

"Mothers study about vitamins and give their children vegetables and spinach, but they forget that the eyes, too, need special attention and care," says the report which is quoted by the Pennsylvania Public Service Information Committee. "They teach their boys and girls about the care of the body and don't teach them eye hygiene. Soft and glareless lights are the best for the home and school. Children often have their eyes burt by studying at home on the dining room table which is highly polished.

"When a child's eyes are trained it often results in headaches and upset stomach and nervous disorders. Frequently the trouble is caused by defective eyesight and many children who are backward in school have defective vision. In many schools children are placed facing the windows and the artificial light sources are inadequate."

The report favors the use of larger type in the school books as a direct conservation measure and asserts that good lighting will not only improve general health of the children but will also make a distinct improvement in the standards of scholarship and the general well-being of the student.

CURRENT NEWS

JAPANESE PREFER BUNS

The Japanese eagerly devour sweet rolls, buns and bread and butter, but will have nothing to do with pie because pie is not pretty to look at, M. Mitzutan of Osaka, Japan, owner of a large chain of bakeshops, told the American Bakers' Convention recently.

Fifty years ago white bread was rare in Japan, but to-day its use is almost universal, he said, adding that decreased production of rice along with Western culture is increasing its consumption 15 per cent. a year.

QUEEN MARY DANCES WITH CASTLE EMPLOYEES

Queen Mary has set a dance record for Queens.

At the gillies' ball given here last night by the King and Queen to 300 tenants and employees on the royal estate in Scotland the Queen danced twelve of the fourteen reels, polkas and Circassian circles.

She danced with gardeners, footmen, chefs and guests. Those present included the Prince of Wales, the Duke and Duchess of York, Prince Arthur of Connaught and Princess of Connaught.

BLONDS BUT NOT BLONDES PREFERRED BY HAWLEY

Preference for blonds is an accurate gauge of gentlemanliness. Jess Hawley, Dartmouth's football coach, qualifies almost 100 per cent., for blond players are to be found in a majority of positions on the Big Green eleven.

Both first string guards, Johnny Phillips and Jack Phelan, have curly flaxen hair; Frank Foster, center candidate, has straight tackle, "Lanky" Langdell, is a redhead, while three candidates for the remaining tackle position, "Red" Hein, "Red" "Tex" Cole and "Swede" Sherburg, are light haired youths, and among the leading backfield candidates Dick Black, veteran fullback, Freddy Breithut and Bob Harris, halfbacks, both of whom are letter men, wear blond locks.

WORLD CONTACT URGED BY JAPANESE ADMIRAL

Rear Admiral Osamo Nagano and the officers of the Japanese training squadron at anchor in the Hudson River had a day of entertainment recently. They started with a luncheon at the Lawyers' Club, No. 115 Broadway, given by Acting Consul General K. Uchiyama.

Other Consul Generals, army and navy men and professional and business men of America and Japan attended. Following the luncheon, the Admiral went to see a baseball game at the Yankee Stadium, where midshipmen of the squadron were guests of the American League.

In his address Mr. Uchiyama said of the function, "the time, place and circumstances combine to give this occasion an atmosphere of friendliness and mutual understanding. We meet when the intelligence of the world is becoming more firmly convinced that the peace and prosperity of mankind depend chiefly upon international contacts."

INVISIBLE LIGHT IN NOVEL DISPLAY

Like a ghostly reproduction of a Mardi Gras festival, guests of the Associated Edison Illuminating Companies convention recently wandered about in the sunken garden of the Broadmoor Hotel, illuminated without visible light.

In the apparent darkness of the garden persons, fountains, shrubbery and trees glowed under the rays of many powerful searchlights that appeared to be dark and lifeless but which in reality were sweeping the grounds with invisible ultra-violet beams. Wearing make-ups of special chemical paints, animate and inanimate objects stood out against the blackness in all the colors of the rainbow.

Thus, ultra-violet radiations, already well known to scientists, made their debut in outdoor illumination. Equipment for producing these effects was built and installed for the convention by the Incandescent Lamp Division of the General Electric Company, their designs being originated by L. C. Porter and A. C. Roy, of the Edison Lamp Works, Harrison, N. J.

GERMANY-U. S. AIR SERVICE PLANNED

Plans are being perfected in Berlin for a trans-oceanic airplane service to connect Germany and the United States, according to information obtained by W. Irving Glover, Second Assistant Postmaster General, while in Europe recently as one of the American delegates to the International Air Mail Conference held in Paris.

Mr. Glover heard of the project while in France, and later on a visit to Berlin learned that the matter had been placed upon a basis which seemed to promise definite efforts toward fulfillment.

The information received by Mr. Glover was that two planes of the "seal" type have already been constructed for this service by the firm of Rourbach & Merke. The machines, which are of all-metal construction, with boat-shaped fuselages and two engines each, have been sent to Copenhagen for thorough trial flights.

While the primary purpose of the planes is to establish an ocean passenger service, it is not expected that they will be used in flights of extreme distance. According to the plans as they have been outlined, the new service will use Cuxhaven as a base and will fly via Northern Spain, the Azores, and Bermuda or Halifax, with New York, Boston and Philadelphia as objectives.

This route is taken with the object of cutting down the maximum distance to be covered in any one flight, and also to avoid disasters which have been met by others on account of the freezing temperatures in the North Atlantic, as well as the perils of fog in that area.

In speaking of the matter, Superintendent of Foreign Mails While, who accompanied Mr. Glover on the European trip, stated that if the service was found reliable when started it probably would carry air mail between the United States and Germany.

Fame and Fortune Weekly

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1105 A Stroke of Luck; or, The Boy Who Made Money in Oil.

1106 Little Hal, the Boy Trader; or, Picking Lip Money in Wall Street.

1107 On the Gold Coast; or, The Treasure of the Stranded Ship.

1108 Lured by the Market; or, A Boy's Big Deal in Wall Street.

1109 Trading Tom; or, The Boy Who Bought Everything.

1110 Favored by Fortune; or, The Youngest Firm in Wall Street.

1111 Jack Jasper's Venture; or, A Canal Route to Fortune.

1112 After Big Money; or, Turning the Tables on the Wall Street Brokers.

1113 A Young Lumber King; or, The Boy Who Worked His Way Up.

1114 Ralph Roy's Riches; or, A Smart Boy's Run of Wall Street.

1115 A Castaway's Fortune; or, The Hunt for a Pirate's Gold.

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1122 Digging Up Dollars; or, The Nerve of a Young "Bull" Operator.

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1126 Rugged Rob of Wall Street; or \$50,000 From a Dime.

1127 The Boy Railroad Magnate; or, The Contract That Brought a Million.

1128 Dandy Dick, the Boy Boss Broker; or, Hustling for Gold in Wall Street.

1129 Caught By Cannibals; or The Treasure of the Land of Fire.

1130 The Little Operator; or, Cornering the "Bears" of Wall Street.

1131 Air Line Ed; or Building a Telegraph Line.

1132 A Boy of the Curb; or, The Secret of a Treasury Note.

1133 From Foundry Boy to Steel King; or, The Rise of a Young Bridge Builder.

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1135 Claim No. 7; or, A Fortune from a Gold Mine.

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1139 Bob Brandon, Contractor; or The Treasure That Led To Fame.

1140 A Boy From the South; or, Cleaning Out a Wall Street Crowd.

1141 Hal, the Hustler; or, The Feat That Made Mim Famous.

1142 A Mad Broker's Scheme; or, The Corner that Couldn't Be Worked.

1143 Dollars From Dust; or, The Boys Who Worked a Silver Mine.

1144 Billy Black, the Broker's Son; or, The Worst Boy in Wall Street.

1145 Adrift In the Sea; or, The Treasure of Lone Reef.

1146 The Young Wall Street Jonah; or, The Boy Who Puzzled the Brokers.

1147 Wireless Will; or, The Success of a Young Telegraph Operator.

1148 Wall Street Jones; or Trimming the Tricky Traders.

1149 Fred the Faker; or, The Success of a Young Street Merchant.

1150 The Lad From 'Frisco; or, Pushing the "Big Bonanza."

1151 The Lure of Gold; or, The Treasure of Coffin Rock.

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